

Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Beware Of These Valentines Tricks



It's not just young lovers who send Valentines greetings at this time of year. Many people send parents, spouses, children and grandchildren cards and gifts as a cute way of expressing affection. Crooks know that too, using Valentines as a way of conning money out of their victims and even hijacking their computers. Make sure you don't get caught up in this by watching out for these common tricks:

Phony eCard Greetings

You get an email either from a mystery sender or someone you know with a link to a supposed Valentines eCard, or with an eCard actually attached. By clicking on either, you download a virus onto your computer. Two simple actions can prevent this – having an up-to-date anti-virus program installed and, if you know the supposed sender, contacting them to make sure they really did send the greeting.

Bogus Flower Gifts

You order flowers from a new online company advertising incredibly low prices. If the price is too good to be true, it probably is and you'll lose your money. Plus, the scammers now have your credit card number and may use it to make

purchases in your name. Best to use a reputable online florist or go to a local store.

Online Romancing

Spoof emails arrive in our email boxes all the time but we might let our guard down when a message arrives from a mystery admirer around Valentines. It's often a prelude to an online "romance" in which the victim receives photos of the attractive admirer (which are really just pictures stolen by the con artist). The crime ends up with the victim being asked to provide money to pay for the admirer to come visit. Just don't fall for this trick – never give money to people you don't know.

Now the bad stuff's out of the way, it leaves us with the chance to wish you Happy Valentines!

How To Dispose of Needles And Other Sharps Safely

The age of self-medication has greatly increased the home (and work) use of "sharps" – items like syringes, needles, lancets and infusion sets. And with this comes a significant risk of injury or infection to others, if the sharps are not properly disposed of. In fact, Americans dispose of 7.8 billion needles every year. If you use sharps – or you know

someone who does – the first rule is never to dispose of them in household or public trash cans or recycling bins and never to flush them down the toilet.

Instead, use a special sharps disposal container immediately after the items have been used. Don't overfill it and check with your local trash company for details of hazardous waste

disposal. If you are accidentally touched or injured by a used needle, wash the area and seek immediate medical advice. It could be life threatening.

The Federal Drug Administration has set up a useful guidance site at <http://tinyurl.com/fda-sharps>. Also check out www.safeneedledisposal.org.

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Charter Member
NSACE
National Society of Agents for
Consumer Education

Get To Know Your Vits & Supplements

If you're interested in health and nutrition, you can't fail to have noticed the ongoing debate about the usefulness – and even possible risks – of taking vitamins and other supplements. But there's so much contradictory information swirling around it's difficult to know what you should and shouldn't take.

Well, we haven't got the answer. If we had, there'd be no debate. But there are definitely plenty of things you can do to help make an informed decision about whether to take them and what to take.

First off, let's be clear that you should always speak to a professional before making decisions about your health and nutrition. With that in mind, here are some points to know and think about when you're weighing things up:

- Having routine and regular bloodwork done will identify any deficiency in essential elements like iron and zinc. Specific tests can also be ordered for presence of certain vitamins like B12, a deficiency of which was recently claimed to be a factor in dementia and depression (for more on this, see <http://tinyurl.com/B12-vits>).
- We certainly need many vitamins and other important nutrients but the best, most effective and potentially least risky sources are those that come from natural foods, especially fruits and leafy green vegetables. Sunshine is an excellent source of vitamin D.
- Though always the subject of research, the Recommended Daily Amounts (RDAs) or Dietary Reference Intakes (DRIs) as they're now being called are publicly available. The Institute of Medicine produces downloadable tables which you can access via the US Department of Agriculture at <http://tinyurl.com/dri-tables>.
- Everybody (meaning every body) has different needs. Key factors that make a difference include your gender, your general state of health and your age. Only a physician or nutritionist can advise you on this.
- Excessive amounts of some vitamins, such as A, C and D (but not from sunshine) can cause mild to serious problems. So can too much iron.

Final word to the National Institutes of Health Office of Dietary Supplements: "Do not self-diagnose any health condition. Work with your health care provider to determine how best to achieve optimal health and always check with your health care provider before taking a supplement, especially when combining or substituting them with other foods or medicine." Visit <http://ods.od.nih.gov/> for more on dietary supplements.

Overdose Dangers Of Popular Painkiller

Did you know that one of the most commonly taken, over-the-counter painkillers could be dangerous if not used properly? Acetaminophen, sometimes sold under the brand name of Tylenol, is a fast and effective painkiller, but many people don't realize that just because you can buy it without a prescription doesn't mean you can't overdose on it. Just taking a little more than the recommended daily dose over an extended period can damage your liver according to a recent study, especially if the user also drinks alcohol. And sometimes it's easy to overlook usage because acetaminophen is also used in products where you may not expect it, like some Alka Selzer and Ben-adryl preparations. The key rules are: never exceed the stated dose of any medication and don't mix them without professional advice.



Is Your Drinking Water Safe?

Unlike many parts of the world, we live in a country where, thankfully, the water supply that comes out of the faucet is safe to drink. But even here, water quality varies both in terms of taste and harmful substances.

If you have a well, you'll already know the importance of testing for and removing impurities (or drinking bottled water). With mains supplies, water companies regularly test their product but that doesn't stop the occasional contamination.

Water companies are usually obliged by law to publish the results of their tests but you may also want to be sure that what they find at their testing points is matched by the same quality in your kitchen.

There are plenty of good testing kits available for \$10 to \$15 that will identify bacteria, lead, pesticides and nitrates, as well as concentrations of harmless contents that create flavors.

Concerns about drinking water quality usually raise the question of whether it's just simpler and safer to drink the bottled stuff. The answer, as usual, is ... it depends. For example, where and how it's stored is important.

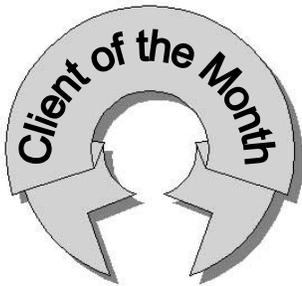
The US Environmental Protection Agency offers guidance on both ground water and bottled water at <http://tinyurl.com/water-qual>

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!



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!

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 Giftcard**. 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!

Which country's flag consists of three equal-width vertical stripes of (from left to right) blue, white and red?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last month's question was:

What is the world's second-highest mountain?

Answer: K2, which is close to Everest and has a peak of 28,251ft – 778ft lower than Everest.

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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To:

IT'S A FACT: On average, Americans spend 10% of their income on food, compared with 22% in 1949. They're not buying less; they just have more money.

Keeping Track Of Pregnancy On Your Mobile Device

We got a good response to last month's article about health and safety apps for tablets and smartphones. So we return to the subject with a close-up look at software and apps that help monitor pregnancy. If you're expecting a child or you know someone who is, it's great to have a resource you can call on easily for information. Furthermore, the fact that a mobile device is usually close by enables you to record your progress and perhaps even keep a photographic diary. Let's take a look at some examples of what's available:

What to Expect Pregnancy Tracker: This newly updated, free app is available for iOS (Apple) and Android devices, and is based on Heidi Murkoff's book *What To Expect When You're Expecting*. It includes a due date calculator and a week-by-week account of what's happening in both mother and baby's bodies.

Pregnancy Fitness: Being pregnant puts special demands on a body and exercise routines need to be very carefully tuned. This app pulls together info from lots of sources. It costs a couple of dollars but has the advantage of being available on the BlackBerry as well as Apple and Android.

Pregnancy Lite: This free iOS app includes a food guide, baby names list, and personal diary, plus links with Facebook. There's also a paid-for version with more features and a similarly-named app for

phones that use the Symbian system, like Nokia.

Contraction Timer: Ouch! This may not be something you want to think about, but this free Android app claims to be able to tell you how far away the delivery is (but you may not want to depend on it!). There's also a similar iOS app called **Nine Months** (what else!), which costs 99c.

m Pregnancy – for Men: Well, we couldn't leave out the other half could we? However, it's really meant to help women who are having a hard time getting their men educated. It has "manly" features like a "scoreboard" and pertinent (from a male viewpoint) FAQs. It's for iOS and costs \$2.99

Windows Phone 7 Apps: We didn't forget users of this newish operating system either. Free choices include **Baby Expert**, **Baby Names** and, yes, you guessed it **Contraction Calculator!**

Being deeply loved by someone gives you strength, while loving someone deeply gives you courage.

Chinese philosopher Lao Tzu

