



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Learn If You're Gluten Sensitive

Years ago, you hardly ever heard mention of it, but suddenly shoppers everywhere are searching for gluten-free food products. What's going on?

Gluten, which comes from the Latin word for "glue", is a protein found in wheat, barley and rye flours and gives baked products their chewy texture. It's also added to some meat substitute foods eaten by vegetarians.

But at least three million Americans, and possibly as many as 20 million, are sensitive to it, and many of them don't know it. However, as awareness grows, it just seems that there are more sufferers than there used to be – hence the growth in demand for gluten-free food.

The most common sensitivity is known as celiac disease but that's not always as gruesome as it sounds. Symptoms might include bloating and other digestive disorders, and muscle or joint pain. See this Mayo Clinic page for a full list of symptoms: <http://tinyurl.com/mayo-celiac>.

The trouble is that these symptoms occur with many other disorders and even just come and go day-to-day for no apparent reason. So, how can you tell if you have gluten sensitivity, and what can you do about it?

Professional Advice

Naturally, if you have strong reason to suspect the disorder, you should have it checked by a health professional because there are so many varieties. However, there's one simple test you can do to check out your suspicions: Stop eating grains of any type for 30 days.

Because gluten intolerance is at least partly an inherited condition (though your ancestors may not have known they had it) you can also buy a genetic home testing kit. These are expensive but are claimed to be more reliable than blood tests.

For your diet – either for the test or permanently if you need it – you must eliminate all foods that contain wheat, rye or barley, which means most common baked foods and pasta. Fortunately, gluten-free alternatives are now becoming widely available and there are literally hundreds of books and web-sites providing information and recipes for a gluten-free diet.

There's no cure for celiac disease or other gluten intolerances. The solution is entirely down to you.

IN THIS ISSUE: • Learn If You're Gluten Sensitive • How To Dispose Of Your PC Safely • Tune In To Recalls For Kids In Danger • Beware of Hidden Risks of Mini Magnets • Safeguard Your Children's Mobile Apps Usage • Bright Ideas: Tips And News Snippets For A Better, Safer Life

How To Dispose Of Your PC Safely

Careless disposal of computers and other electronic equipment is a worldwide cause for alarm. Components contain poisonous chemicals that can leach into the earth and enter the food chain. Plus, as a matter of environmental common sense, it's crazy to throw away things that can be reused or modified in some way.

Furthermore, many computers contain confidential information that could become dangerous in the wrong hands.

Fortunately, it's now relatively easy and, in most cases, cost-free to get rid of them.

If you do have confidential information on your machine you need to destroy that first. Free digital "shredders" – programs that wipe out individual files or whole disks – are widely available. If you can't do this, either get help from someone who can or use a professional (you may have to pay).

After that, official disposal sites are not only free but mandatory in most states. Many retailers and official refurbishers/recyclers will also take them. Some might even pay you. Contact your local waste disposal organization for more information.

Other useful sources of help are Microsoft at: <http://tinyurl.com/MS-dispose> and the US Environmental Protection Agency (EPA) at: <http://tinyurl.com/EPA-dispose>.



Are you Client of the Month? See Page 3

Tune In To Recalls For Kids In Danger

Protecting our children is probably one of the most important roles we have to play as parents, teachers and community members. The main reason is that kids often aren't capable of protecting themselves; they're unaware of the dangers that lurk around every corner.

For example, one organization dedicated to child safety, Kids In Danger (KID), recently highlighted the number of child-related products, from clothing to toys, that are withdrawn from sale every year because they pose some sort of risk.

That's bad enough but more worrying is that many parents and adult supervisors never get to hear about the recalls, so children continue to use these products. In fact, an average of two products are withdrawn every week and the number of injuries and deaths associated with them has soared in the past couple of years.

KID's annual recall report highlights two worrying trends:

- Manufacturers are still producing items that violate established safety standards. So, for example, all but one of the 22 clothing items withdrawn had breached longstanding rules on flammability, and use of lead paint or drawstrings.
- Some items sold for use by very young children are not covered by any safety standards. These include certain recliners, travel beds and crib tents. "Parents assume infant sleep products have been tested for safety if they are on store shelves," says KID. "Families have paid the ultimate price to find out this wasn't true. Seven children died in these products."

KID recommends that parents check the products used by their children at SaferProducts.gov for recalls and injury reports, and sign up for safety updates at KidsInDanger.org.

Accessing KID's website on a mobile device allows consumers to search for recall information while shopping or considering a second-hand product. In addition, says KID, parents should report problems with a product both to the manufacturer and to the Consumer Products Safety Commission at SaferProducts.gov. They urge elected representatives to make strong standards and recall effectiveness a priority.

Beware of Hidden Risks of Mini-Magnets

Tiny, high-powered, ball-bearing type magnets are a big safety risk to children and the number of emergencies after swallowing them has jumped more than 10-fold in the past few years.

The danger is especially acute if two magnets are swallowed because they attract each other internally causing major injury to the stomach or intestines. Usually, they have to be surgically removed.

The magnets are of the type found in adult desk-toys and stress relievers or sold in stationery packs at office supply stores.

Teenagers have been known to use them to mimic body piercings, including the tongue and younger kids may simply find them lying around. Keep them out of reach and warn teens of the dangers!



Safeguard Your Children's Mobile Apps Usage

Some hazards are easy to spot, but others lurk out of sight.

Mobile device apps are a case in point. Although they may not physically or directly threaten your children, they can still pose a significant danger or cost you a great deal of money.

For instance, research by the Federal Trade Commission (FTC) reveals that 84 percent of kids' apps allow purchases from within, even though the apps themselves are free. And 59 percent of apps collect personal information about their young users yet only a small fraction of them actually tell users that they're doing so. Similarly, most of them don't tell you or your kids if they include advertisements or if they connect to social media like Facebook and Twitter.

In a new safety campaign, the FTC says that the best way to check out apps for your kids is to try them out for yourself. At the online app store you can view screen shots, read descriptions, content ratings and user reviews. And there's nearly always a link you can click through to visit the developer's website.

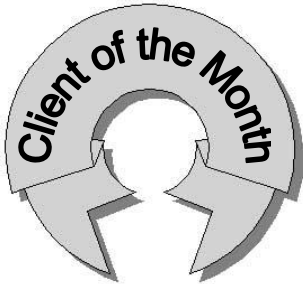
You can download and play apps with your children and talk to them about your rules for using apps. If firmer action is called for, change your settings on your (or their) mobile device, restricting content according to age, setting passwords so apps can't be downloaded without your knowledge or even turning off Wi-Fi and data services so the device can't connect to the Internet.

**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!

Charles Adams
Sabrina at Guild Mortgage
Sarah Miller
Janae Mattingly



**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:

Chuck Young
as our Client of the Month!

Chuck will receive a gift certificate for 2 hamburgers from 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 gift card to College Street Diner. 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 chosen from all correct answers. Write down your name and answer, and then fax – 903-870-2327 -- or mail – 229 Sunset Boulevard, Sherman, TX 75092 – this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Question: In the 50's TV series *The Lone Ranger*, the hero's horse was named Silver. But what was the name of his partner, Tonto's, steed?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Kathleen Cluchey for correctly answering last month's trivia question! For the correct answer, Kathleen has won a free gift card to College Street Diner!

Last month's question was:

What is the name of the species of butterfly that migrates from the US to Mexico every year?

Answer: The monarch butterfly (danaus plexippus), but no individual makes the entire round trip from the US – their lifespan is not long enough.

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: More people die from prescription painkiller overdoses – 15,000 every year – than those who die from illicit hard drugs.

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



It's the BBQ season -- when hundreds end up in ER with burns, mostly suffered while starting the grill. With a charcoal grill, never use flammable fluids to restart or speed up the burning coals.



The American public seems to have plenty to grumble about. The newly-published database from the Consumer Financial Protection Bureau contains over 90,000 complaints about banks, mortgages and credit cards. Here's a summary: <http://tinyurl.com/CFPB-summary>.



To make homes safer for older people, change door knobs to lever-handles, place non-slip mats in bathtubs, and install touch or motion-detecting faucets that easily turn on and off.



Toddlers who don't yet have a full set of teeth should not be given grapes, apple pieces, popcorn, hot dog chunks or hard vegetables. Download this useful child safety guide from the Nationwide Children's Hospital: <http://tinyurl.com/NCH-guide>.



On the subject of child safety, a Nevada sheriff's office has produced a downloadable Safety Activity Book full of useful tips for youngsters, most of which are not locale-specific. Get it here: <http://tinyurl.com/activity-bk>



And still on the subject of educating our younger citizens, billionaire Warren Buffett has lent his name to a new animated web series called The Secret

Millionaires Club. It's never too early to learn the value of a dollar and the difference between needs and wants, he says. Find it here: <http://www.smckids.com/episodes/>



This being vacation season, if you plan to be away from your home, check windows are closed and locked, ask neighbors to be vigilant, cancel newspapers and mail, and lock away all tools that might be used to force entry. Don't hide keys -- thieves always know where to look.



100-pound propane cylinders produced by the Manchester Tank & Equipment Company are being recalled because of a fuel-leakage risk on the valve thread. Call (800) 640-6327 or visit mantank.com for more information.

Quote: There is no dignity quite so impressive, and no one independence quite so important, as living within your means. President Calvin Coolidge