



Hejny Insurance Agency's

**Circle of Safety**™

Your Consumer Awareness Advisor™

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## Tech Solutions For Seniors

Despite the popularity of retirement homes, statistics show that more and more seniors plan or want to stay in their homes as they get into their 70s, 80s, and beyond. And while many of them are blessed with good health, there's no denying that older people are more vulnerable to dangers in the home. In particular, many of them live alone, causing concern about monitoring their safety.

But modern technology and a bit of human ingenuity can solve many of the issues. Here, for example, are six ways to make life more comfortable and safer for seniors at home.

**Simple Gadgets:** Remote controls and cellphones are a boon, but they're often difficult for some older people to manage. Fortunately, simplified versions are available, featuring large, easy to use buttons and user-friendly controls.

**Medical Alerts:** These are necklaces or bracelets used to summon help in an emergency. Sometimes they can be used just to raise the alarm with a neighbor or relative, after a fall for example. In other formats they're linked to 24-hour support services, which charge a monthly fee.

**Video Links:** Computer technology can seem daunting, but you can set up a laptop with built-in camera for your older relative. All they have to know is how to switch the PC on and click a single button when you make a video call to them. Setting a fixed daily or weekly call time simplifies the process.

**Home Monitor:** Another way to monitor their activity and well-being is through the use of devices, rather like burglar alarm sensors, that are activated when they are passed. Software enables these monitors not just to detect activity but, just as importantly, inactivity, and relay that information to you via the Internet.

**Managing Meds:** Compartmentalized boxes are great for showing if a person has taken their medication for a particular day but they're no good at actually reminding users. But you can get automated boxes that actually dispense the pills, deliver beeping reminders and even communicate with relatives if drugs have not been taken.

In the not too distant future, we can expect small wrist devices that monitor health factors like pulse, temperature, blood pressure and movement -- to alert users of abnormalities and even send the info to us via the web!

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## How To Check Car Seats For Safety

Car seats for kids can protect your most precious cargo ... but only if they're right for the job, both in terms of the type of seat and the way they're used.

Here are some tips, courtesy of the non-profit SafeKids organization on how to make sure your young passengers are as well-protected as they can be in your car.

- ✓ Check the label to make sure the seat is right for a child's age, weight and height.
- ✓ Keep all seats in the back. In fact all kids up to age 13 should travel in the back.
- ✓ Up to age about 2, use a properly tethered rear-facing seat.
- ✓ Check for firmness of tethering. You shouldn't be able to move the seat more than an inch in any direction.
- ✓ Ensure the harness is tightly bucked and threaded through the right slots. Check this with the manual.
- ✓ In fact, always read the car seat instruction manual and, until you're well practiced, check your installation against the guidelines in the book.
- ✓ Look out for a car seat inspection event in your community. Visit the website [safekids.org](http://safekids.org) for events and details of certified child passenger safety technicians.

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National Society of Agents for  
Consumer Education

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Month? See Page 3

# Four Home Fire Sprinkler Myths

When it comes to fire safety in the home, you could be forgiven for thinking that installing sprinklers seems a bit over the top. But that's partly because of misunderstandings about how they work, how much they cost to install, and how vital a role they can play in increasing safety and reducing fire deaths.

According to the Home Fire Sprinkler Coalition, a trade body, residential fire sprinklers can contain a fire and may even extinguish it before firefighters arrive. This provides precious time to get everyone safely out of the house.

In fact, research by the National Fire Protection Association (NFPA) suggests sprinklers could cut the incidence of residential fire deaths by as much as 83 percent, reduce direct property damage by more than two thirds, and cut firefighter injuries by 65 percent.

The Insurance Institute for Business and Home Safety highlights what it labels as myths about home fire sprinklers. These are:

1. When one sprinkler activates, the whole lot go off. Not true. The sprinkler heads react to the heat in each room. 90 percent of fires can be contained by just one sprinkler.
2. Sprinklers go off accidentally, causing water damage. This is highly unlikely. Sprinklers are designed to avoid accidental activation.
3. Water does more damage than the fire it's trying to quench. Though water may cause damage, by limiting the spread of the blaze it will actually do less damage. Plus, water from firefighter's hoses, if the blaze hasn't been contained, will do much more damage than sprinklers.
4. Home sprinklers are expensive. This is one of the biggest myths. The Fire Protection Research Foundation estimates the cost to be around \$1.60 per square foot of home. Against the value of what's at risk in a fire, this is a relatively small sum.

There's also no evidence that construction rates are inhibited when planning bodies require homes to be built with fire sprinklers.

A residential fire happens every 87 seconds in the US. Just think of the difference that home sprinklers could make.

## **Americans Overrate Their Safety Scores**

A survey examining the safety and lifestyle habits of Americans has found that most of us rate our own home safety highly. On average, respondents rated their safety score at 85 out of 100. But statistics don't seem to bear that out.

- Six out of 10 owners admitted they didn't have carbon monoxide detectors
- Only 29 per cent had security systems installed in their homes.
- Many respondents said they don't regularly lock their doors.
- Knowledge of national safety and security facts and information is "alarmingly low", says security company ADT.

Seems like there's plenty of room for improvement!



## **Consumer Group Talks Turkey On Food Safety**

*A consumer champion's study of ground turkey meat, bought at retail stores throughout the US earlier this year, revealed that half of the meat contained bacteria and some contained other germs including salmonella.*

*Further tests by Consumers Union (CU) showed that most of the disease-causing organisms were resistant to the antibiotics usually used to fight them.*

*The study showed that ground turkey labeled "organic" or "no antibiotics" was just as likely to harbor bacteria but that these particular organisms had less resistance to antibiotics.*

*If you're buying ground turkey meat, Consumers Union recommends opting for these labels, especially if they also say "USDA Process Verified". Another helpful label is "Animal Welfare Approved".*

*No meat is risk free, CU points out, but other things you can do to reduce the risks include buying meat just before checking out of the grocery store. Store it below 40 degrees if you plan to cook it within a couple of days; otherwise, freeze it. Cook turkey to an internal temperature of 160 degrees and wash hands thoroughly both before and after handling it.*

*The US Department of Agriculture (USDA) has useful guidelines on how best to cook poultry safely at <http://tinyurl.com/usda-pltry>.*

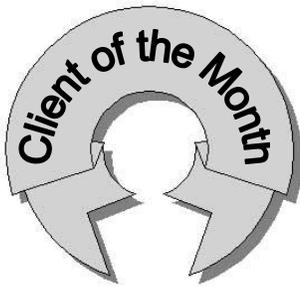
## Thank You For Referrals

### 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!

Frankie Barnes  
Pam Taylor  
Bryan New  
Jared Wockenfuss  
Lacy Mayers



### 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:

Jared Wockenfuss as our Client of the Month! Jared will receive a gift certificate for two 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 the 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 at random from the correct entries. 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 answer to [circleofsafety@hejnyinsurance.com](mailto:circleofsafety@hejnyinsurance.com) – or visit our Facebook page and leave a message! Good luck!

### Question: Why do we have leap years?

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

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

\_\_\_\_\_

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

\_\_\_\_\_

### Last Month's Winner:

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

Last month's question was:

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

*Answer: Scout (though he was also called White Feller in the early novels by Gaylord Dubois and Fran Striker)*

## 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

**Circle of Safety™**  
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To:

**IT'S A FACT:** The chance someone who buys a long term care insurance policy at age 60 will use their policy before they die is 50 percent.

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

 Sufferers from Alzheimer's disease can find it difficult to recognize what's safe around the home and what's not. The National Institute on Aging has produced a free guide for carers, downloadable from: <http://tinyurl.com/AlzGuide>

 Bushes and tall shrubs close to doors and windows make ideal hiding places for burglars. Don't plant them in these locations. If you have them, remove them or trim them back heavily.

 Don't use your barbecue within 10 feet of your home or other structures. When you're cooking, allow yourself to take in some fresh air. BBQ smoke contains carbon monoxide and toxic chemicals from burning grease.

 When your car is parked outside your home, walk around it completely before getting in. That way you check if there are kids, toys or animals in the vicinity. Make sure they're safe before starting up and driving off.

 In foreign climes, when using a taxi or rickshaw, note the license number and then either phone or feign a call to someone, saying where you are headed, your ETA, and giving the license details. Do it loud enough so the driver can hear.

 The child safety organization Safe Kids Worldwide uses Rover the Home Safety Hound to teach children how to become Safety Stars through a delightful activity book of puzzles suitable for Grades

1 thru 3. It includes a fire escape plan template that can be used by the whole family. Get it here: <http://tinyurl.com/SafeKids-book>

 This month sees the annual International Youth Day on August 12. The event is organized by the United Nations to recognize the efforts of our young people in contributing to society and promote ways to engage them more. Info at [www.un.org/events/youthday](http://www.un.org/events/youthday)

 More teens die from texting or reading texts while driving than from drinking and driving, a new report reveals. To resist the temptation to text or even take calls, encourage them to put their phones in the trunk when they're driving. You should do the same thing yourself.

*Quote:* Things turn out best for the people who make the best of the way things turn out.  
*Basketball Player & Coach John Wooden*