



Hejny Insurance Agency's

Circle of Safety™
Your Consumer Awareness Advisor™

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Play It Safe With Pain Medication

Just because you can buy them over the counter (OTC) at your local pharmacy, doesn't mean those pain pills can be used without restraint. In fact, they can be killers – and people die from accidental overdoses and other related causes every day. And the most common painkiller – acetaminophen, often sold under own label or brand names like Tylenol® – can even trigger a thankfully-rare but serious skin reaction. Acetaminophen has been used by millions of people for decades. It's also an ingredient in other medications such as those used for colds and flu.

Earlier this year, the US Food & Drug Administration (FDA) warned it can cause three serious skin diseases, causing rashes, blisters, and more serious skin damage. Other pain meds like ibuprofen (e.g., Advil®) and naproxen (e.g., Aleve®) also can spark allergic skin reactions but these products already contain warnings on their packaging. Reactions are supposedly almost instant, so if you suffer a rash immediately after taking one of these drugs, stop taking them and seek professional advice.

"This new information is not intended to worry consumers or health care professionals, nor is it meant to encourage them to choose other medications," says Sharon Hertz, deputy director of FDA's Division of Anesthesia, Analgesia and Addiction. "However, it is extremely important that people recognize and react quickly to the initial symptoms of these rare but serious, side effects, which are potentially fatal."

The FDA also offers more general guidance on safe use of pain medications. The key rule is that you should not exceed the recommended dosage shown on the container, unless advised by a physician. Excessive use of acetaminophen, for instance, can lead to liver damage. Also you should not take any form of medication without advice if you're either pregnant or suffering from a serious health condition.

The FDA has a wealth of information, including videos, tutorials, posters and brochures on using these common painkillers, which you'll find at <http://tinyurl.com/FDA-pain>. In the meanwhile, take heed of its warning: The best way to take your over the counter pain reliever? Seriously.

Like us on Facebook!

Follow Hejny Insurance Agency on Facebook and you'll find interesting stories, items of local interest, trivia and other contests, as well as health, safety, and insurance tips.

Stop Kids Getting Hold Of Your Drugs

Child health experts have called for new tactics to cut the number of children poisoned by adult prescription drugs they find in the home.

A recent issue of *Pediatrics*, from the American Academy of Pediatrics, noted that an increase in the number of prescriptions for four key groups of drugs is linked to a rise in child poisonings. Under-fives were found to be most at risk, with an average of more than 13,000 incidents a year.

Researchers say that, despite laws requiring child-resistant packaging and the work of an overdose prevention task force, "child exposures and poisonings continue to be a significant and increasing problem."

The non-profit Safe Kids Worldwide offers the following drug storage safety tips:

- Store them out of reach and out of sight.
- Safeguard where you keep them – like your purse or nightstand.
- Think about products you might not consider medicines, like eye drops.
- Close your medicine tightly after use.
- Offer to safeguard the medicines of home guests.
- Ask people whose homes your child visits to help keep drugs out of reach.

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

Holiday Gift Ideas To Keep On Giving

As we head into the Holiday Season, it's time to wrestle with the traditional challenge of finding great gifts for friends and relatives. This year, why not go for a dual purpose gift – one they'll like and one that has real practical value. Here are 7 ideas to get you started:

- "Find me" gadget. There are all types of small and inexpensive devices that "reveal" themselves when they're attached to something you lost. They range from a device that will beep when you clap your hands to a mini GPS tracker that sends signals to your phone. You can even get a locator tag that can be fixed to clothing.
- A book with a message. Okay, your friends probably won't thank you for a first aid encyclopedia but there are plenty of books with a thought-provoking message that gets readers, including children, thinking about improving some aspect of their lives.
- "Happy" lights. More and more people feel down in the dumps during the darks times of winter – Seasonal Affective Disorder (SAD), it's called. From about \$35 upwards, you can find special lights that mimic daylight and supposedly help lift those SAD spirits.
- Health monitor. Look out for the sparkling new ranges of wrist-devices that measure your pulse, temperature, how far you walked and how many calories you burned off. What better incentive could there be to get started on those New Year health resolutions?
- Protective gloves. These days you can buy specialist but stylish gloves for almost every household task from gardening to home repairs. Or how about fingerless gloves – keeping their hands warm while their texting?
- Send an app. Yes, of course you can buy an app gift card but did you know you can send someone a specific app, suitably themed for their interests or safety, at least on an Apple device? For information on how to do this, see <http://tinyurl.com/app-gift1>
- Here are a few more ideas: Car security or home security equipment; Breathalyzer kit; UV light-sensitive sunburn wristbands; childproofing kits for expectant parents; exercise videos.

Of course, you still need to choose with care, being aware of people's sensitivities. Someone who's overweight may not thank you for an exercise video, and the person you give that Breathalyzer kit too may wonder what point you're trying to make!

Dangers That Lurk In Laser Toys

Laser toys, from guns and "sabers" to spinning tops and optical displays, will no doubt be on many a Christmas shopping list this year. But items with a genuine laser beam can be potentially dangerous. A beam shone directly into someone's eye can cause serious injury or blindness.

If you're buying a toy or non-industrial device for home use, look for one with the lowest radiation limit, usually categorized on the label as "Class 1" and look for a statement that it complies with 21 CFR (the Code of Federal Regulations) Subchapter J. If it doesn't have the label, don't buy. And neither you nor your children should use a laser to distract someone, or to shine directly into the eyes.



What You Should Know About Lead In Your Water

There was a time when people didn't realize the potential dangers of lead in drinking water. Then, when they did, it turned out to be a widespread problem. Nowadays, with lead piping having been largely replaced by plastic or copper, you may think the risk no longer exists. But it does, especially with older homes (pre 1986) and sometimes with brass piping, where lead may be used to solder joints, and brass faucets (which can legally contain up to 8 percent lead). Even tiny amounts of the metal can be harmful.

A plumber should be able to tell you if you have lead piping but testing is the only way to confirm if there's lead in the water or not. For your local supply as a whole, your water company tests for impurities but this won't tell you about what's coming out of the faucet in your kitchen. You can buy a kit or get a professional to test it. You can also reduce your potential exposure to lead by:

- *Using cold water for drinking or cooking.*
- *Running water for a few seconds before use.*
- *Using a faucet or pitcher filter that specifically removes lead.*

For more on lead in drinking water see: <http://tinyurl.com/lead-epa>

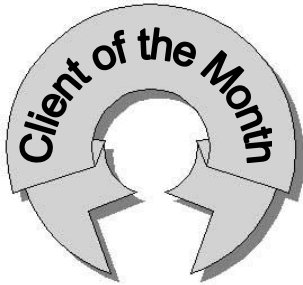
Thank You For Referrals

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!

- Kathy Thompson
- Lee Thorton
- Billy Joe and Lucy Wheeler
- James Jarvis
- Butch Denison
- Mildred Sloan
- Joan Kutchman



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:

James Jarvis as our Client of the Month! James received a gift certificate to 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 Starbucks. 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 – P.O. Box 577, Sherman, TX 75090 -- this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Question: Name, in order, the five most populated US states.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

Who was the only US president to remain a lifelong bachelor?

Answer: James Buchanan, 15th President from 1857-61. He was also the only president from Pennsylvania. His niece, Harriet Lane, was White House hostess during his presidency.

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: There are 76 million food-related illnesses in the US every year. Thanksgiving is the peak period for food poisoning incidents – so take care!

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



What day is National Check Your Phone Bill Day? It's any day, says the Government watchdog site OnGuardOnline. Pull out your cell phone bill today and start checking for unfamiliar charges, area codes you've never heard of or ringtones from an unknown company – then contact your service provider to complain.



College football players, especially burly linemen, may experience higher than average blood pressure after just a season of play, says a new Harvard study. More research is needed, but players should get their BP regularly checked and eat a healthy diet.



Beacon Hill Medical Pharmacy is recalling certain sterile injectable

products distributed nationwide because of concerns about their actual sterility. The products use lot numbers 01012013@1 to 07262013@99. For a full list see: <http://tinyurl.com/bh-recall>.



Don't just accept medicine prescribed for your child. Ask what it's called, what it's for, what's the dosage, whether it should be taken with food, what the side effects are and how you will be able to tell if it's working.



Remembering those pesky four-digit PIN numbers that go with payment cards and other secure services can be a real challenge. It's tempting to go with one that's easy to remember, but crooks know that too and will usually try the most common numbers, which a new

study shows are 1234, 1111, 0000, 1212, and 7777. The least popular number was 8957 – but, of course, the crooks know that now!



Burning incense indoors releases air pollutants that can cause lung inflammation -- similar to that seen with cigarette smoke. It can also worsen cardiovascular disease. Open windows or take other steps to improve ventilation, say researchers.



A new video about senior safety and healthy living in the home has been made available on general release by a leading California hospice organization. It's full of tips from hand washing to fall recovery. It only lasts 6 minutes and you can watch in online at <http://youtu.be/ZxJ25yhQJOo>.

Quote: Acknowledging the good that you already have in your life is the foundation for all abundance.

Author and spiritual teacher Eckhart Tolle