



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Boulevard, Sherman, TX 75092

(903) 892-8068

Help Deal With Memory Loss

Forgetfulness affects all of us at some time but memory loss in older age is becoming an increasingly serious problem.

People are living longer, but the longer they live, the greater the chances of suffering dementia - as much as 50/50 for people who reach 85. Increasingly too, family members find themselves caring from a distance for parents with a wide range of memory problems that aren't considered severe enough to require permanent care. In these cases, there are several critical issues where you can intervene and help:

Medications: Keep a written note of meds and dosage.

Depending on the severity of the memory loss either put them in a weekly pillbox organizers or get someone to hand them out daily. Make a daily call or visit to ensure they've been taken and oversee prescription refills.

Eating and Drinking: if a person can't remember when they last ate or drank, they may become under-nourished and dehydrated. Hunger and thirst don't always intervene. Track their weight and try to share occasional meals with them.

Driving: It's not just about forgetting where the car is parked; memory problems can lead to confusion when driving, and confusion can lead to disaster. People with memory loss should be specifically evaluated by a medical professional on their ability to drive. Also find out about and, if necessary, arrange for local, specialist driving services.

Cooking, Heating, Bathing: Make sure smoke detectors are installed and regularly checked. Turn down thermostat temperatures on water heaters. Encourage the use of microwave cooking and ready meals. Use fan heaters not naked flames for warmth. Ensure sinks and tubs are properly fitted with overflow escapes. Remove candles and matches.

Contact: Program phones to autodial your number, and leave a note explaining what to do, e.g. "HELP - Press * and then 1."

Around the Home: Remove toxins, like bleach and ammonia. Install multiple night lights and lamps that switch on when touched. Have plenty of clocks that show the day and date as well as the time. Remove clutter and, if possible, ornaments, so it's easier for the person to find essentials like glasses, slippers, and keys.

IN THIS ISSUE: • **Help Deal With Memory Loss** • Yes, You're Eating Arsenic With Rice • **Let Safety Rule For The Holidays** • Enjoy Yourself While You Count The Calories • **How To Keep Control Of Your Seasonal Spending** • Bright Ideas: Tips And News Snippets For A Better, Safer Life

Yes, You're Eating Arsenic With Rice

Did you know there's arsenic in rice? Yes. But don't panic. It amounts to a few millionths of a gram per serving and has been known about for a long time, though research has only just been launched into its long-term effects.

But it may surprise you to know that, tiny as it may be, instant rice has the lowest concentration and brown rice the highest, according to the US Food and Drug Administration (FDA). And in rice products, the least amount is in infant formula and the most in rice pasta.

In fact, because arsenic is a naturally occurring compound in the earth, it gets into many foods, but levels are relatively higher in rice because it is grown in water and it's more quickly absorbed that way.

"One of the things we need to emphasize is that arsenic is a naturally occurring contaminant, and because it's in soil and water, it's going to get into food," says FDA toxicology advisor Suzanne Fitzpatrick. "It's not something that we can just pull off the market."

But you should at least vary your grain intake as part of a balanced diet and consider an alternative to rice cereal for an infant's first food, the FDA suggests.

Charter Member
NSACE
National Society of Agents for
Consumer Education

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

Let Safety Rule For The Holidays

Got the tree? Got the lights? Ready to celebrate? Fine, but think about safety before you get into full swing. We don't want to spoil the fun but the statistics on accidents relating to trees and decorations make for some unpleasant reading: 25 deaths and more than \$100m losses from candle-related fires every year, and 14,000 decoration-related injuries. Here are a dozen tips from the Consumer Products Safety Commission and the National Fire Protection Association:

1. If you buy a live tree make sure it's fresh (needles hard to remove). Dried out trees catch fire more easily.
2. Don't set up your tree near a fire or other heat source. Keep it in a water-filled stand and check it every day.
3. If you buy an artificial tree, make sure it's labeled "fire resistant" – though be warned that doesn't mean it won't catch fire.
4. Avoid sharp, weighted, or breakable decorations if you have small children, and put trimmings with removable parts out of reach.
5. Keep lit candles within sight at all times -- and extinguish them before you go to bed.
6. Place candles on secure, heat-resistant surfaces, out of range from children and pets and away from furnishings.
7. Make sure your lights have a nationally-recognized testing accreditation – like the Underwriters Laboratories (UL) logo.
8. Whether new or old, check your lighting sets for broken or cracked sockets, exposed wires or loose connections. Dispose of damaged sets. Don't use lights on a metallic tree.
9. Inspect any extension cord you use with your tree. Make sure it's okay for the intended use and don't use damaged cords.
10. Check outdoor lights are approved and certified for use outside. Plug them into a ground-fault circuit interrupter (GFCI) outlet.
11. Take special care with "fire salts", which produce colored flames when thrown onto wood fires. Keep away from children.
12. Don't throw wrapping paper onto the fire. It can ignite suddenly and burn intensely, increasing the risk of an accidental blaze.

Enjoy Yourself While You Count Calories

Though many people plan to start a diet in the New Year, you can still enjoy yourself and avoid too much over-indulgence during the Holidays if you make a few wise calorie-counting choices. For instance:

- Pâté has six times as many calories as smoked salmon.
- Raw vegetables dipped into ranch dressing have only a fraction of the calories you'll eat with crackers and a veggie dip. And salsa has only 20 per cent of the calories a creamy dip has.
- Egg nog is one of the most calorie-laden seasonal drinks – 400 per glass.
- A generous helping of gravy doubles the number of calories in your meat.
- If you wrap your shrimp appetizers in bacon, you'll multiply the calories by a factor of five.
- Sadly, there are also 200 calories in a slice of stollen cake, almost 350 calories in a 2" x 2" piece of baklava and 400 in a slice of cheesecake. But, hey, it's only once a year!



How To Keep Control of Your Seasonal Spending

You can't avoid it -- unless you're Scrooge! This is the season of big-time spending. But there are still lots of things you can do, both to control your budget and to safeguard your purchases.

Here's how:

Set a budget: *Before you start gift shopping, make a list of how much you plan to spend for each person and stick with it.*

Use your card wisely: *If you use a credit card, get one that gives points or rewards and plan to clear it when the bill comes in. Don't use "easy terms" from online sites you don't know.*

Keep receipts: *And get no-price gift receipts for the people you give presents to. Keep online records too, including order numbers.*

Avoid gift cards with fees: *They may save you time but some gift cards include purchase fees and others charge a fee for each transaction. Read the small print.*

Don't buy warranties: *Most consumer products come with standard warranties. They're usually sufficient. Extended warranties are highly profitable for stores but, usually, not for you.*

Don't overspend on trimmings: *Gift wrapping, ribbons, fancy bags and boxes all end up in the garbage!*

Find more budgeting ideas here: <http://tinyurl.com/hol-spend>

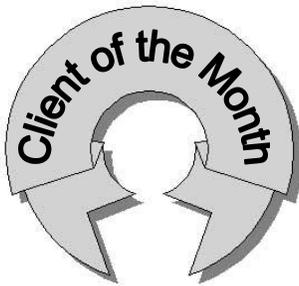
Thank You For Referrals

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!

- Lucille Bradley
- Marcia Garcia
- Benjamin Cruz
- Stanley Henderson
- Andrew West
- Trent Bass



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:

Benjamin Cruz as our Client of the Month! Benjamin will receive two free burgers 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 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 – P.O. Box 577, Sherman, TX 75091 -- this page -- or email your name and answer to circleofsafety@hejnyinsurance.com. Good luck!

Question: The popular song Jingle Bells was not originally composed for Christmas. What was it for?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Asa Jessee for correctly answering last month's trivia question! For the correct answer, Asa has won a free Starbucks gift card!

Last month's question was:

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

Answer: California (38m), Texas (26m), New York (19.5m), Florida (19.3m) and Illinois (12.9m) – based on 2012 estimates, though the same five states appear in the same order in the 2010 Census.

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™
Your Consumer Awareness Advisor™

To:

IT'S A FACT: A foot of water will float many vehicles. Two feet of water can carry them away. For more, visit ready.gov/floods

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



"Congratulations. You've been selected for a free gift card." No you haven't; you've been targeted for a con trick, the Federal Trade Commission warns. Look out for these bogus email and cell phone text messages and toss them in the trash. If you follow the links you'll be pushed to sign up for "free" gifts that you really have to pay for and divulge your credit card details. Plus, you won't get that gift card!



A couple of cute little books called "Count My Kisses, 1,2,3" and "Red, Green, Blue, I Love You" have been recalled by publisher Hachette Book Group because a metal rod holding small beads on the cover could detach and release parts that present a choking hazard. If you have either of these,

visit hachettebookrecall.com or call (888) 965-5802.



The higher your heels, the smarter you'll be when shopping! New research found that having to focus on your physical balance makes you more balanced about buying decisions. Bad news for men? No, you can get the same effect by riding an escalator, say researchers from Brigham Young University.



The number of children injured, sometimes fatally, from swallowing coin-sized lithium batteries has more than quadrupled in 5 years. Use the Four Ss of battery safety – S Store them out of reach, S Select strong packaging, S Secure device battery compartments and S Share this information.



What's your grade for savings and investment knowledge? Most Americans give themselves an A or a B – but they give everyone else a D! Something doesn't add up there, but at least 88 percent admit they need to know more, says a study by Genworth Financial. Not connected with the study, test yourself with this Financial Industry Regulatory Authority (FINRA) quiz: <http://tinyurl.com/fin-quiz>



The US Food & Drug Administration (FDA) has issued an alert about illegally sold products claiming to treat diabetes. They may contain harmful ingredients or simply be ineffective – crazy when effective treatment is actually available. See the full alert here: <http://tinyurl.com/diabetes-alert>

Quote: The best way to find out if you can trust somebody is to trust them.

Ernest Hemingway

Charter Member
NSACE
National Society of Agents for
Consumer Education