



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Boulevard, Sherman, TX 75092 (903) 892-8068

Warning Signs Of Elder Abuse

Every year, hundreds of thousands of older people become victims of an insidious crime that can rob them of their dignity, their health and their wealth. It's becoming so widespread, the crime has its own name – elder abuse – and various government and consumer groups have intervened to try to put a stop to it.

If you have older people among your family and friends (even if you're an older person yourself), here are the warning signs to look out for in others:

- Physical signs like bruises, burns, or broken bones.
- A sudden change of attitude. The person may seem withdrawn or even depressed.
- Sudden changes in their financial situation.
- Strained relationships with caregivers.
- Unattended medical needs and poor personal hygiene.
- Unexplained weight loss.

There may also be a reluctance to talk about any abnormalities you notice, especially if the abuse is coming from a spouse or other relative –look out for signs of belittling, threats and use of control.

If you suspect abuse and believe the victim (including yourself) is in immediate danger, the US Administration on Aging (www.aoa.gov) says you should call 911 or local police for help.

If the danger is not immediate, discuss it with a doctor, friend or family member. You can also report it to the state Adult Protective Services (APS) agency via the National Center on Elder Abuse at: <http://tinyurl.com/APS-info> or call 1-800-677-1116, where trained operators will refer you for local support. If you or someone you know are a victim of abuse in a care or nursing facility, you might also contact the Long Term Care Ombudsman on 202-332-2275.

Finally, the Federal Deposit Insurance Corporation (FDIC) has launched a new financial resource tool to help older adults protect themselves against identity theft, called Smart Money for Older Adults. It consists of a series of downloadable resources for seniors and instructors. For more information, visit: <http://tinyurl.com/FDIC-smart>.

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Now's The Time To Protect Your Data

Most of us have learned the lesson of backing up our computer data the hard way – by losing precious information or photos that can never be replaced. And even then, we can be backsliding despite our best intentions.

Well, here's your chance to make a new resolution: March 31 is World Backup Day. It's an independent initiative started by a group of computer enthusiasts a few years ago and now supported by all the big storage equipment manufacturers.

The hard truth though is that you'll likely only successfully back up your data if you automate the task – set it and forget it, as they say.

There are plenty of programs, paid-for and free, that will do this job for you. You'll also find that several organizations and firms involved in the backup business post special offers on www.worldbackupday.com (Click on the "Deals" tab).

One additional important point: Even if you back up regularly, you need to check the backups every now and then to make sure they've been correctly done. You should also ensure you save a copy of your backup away from your house – give it to a trusted friend or relative or put it in a deposit box in the bank.



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

Combat Allergens That Lurk At Home

Forty million Americans suffer from allergies. And while most of us tend to think of seasonal sneezes caused by pollen, the fact is that many allergens lurk in our homes and even, potentially, on our dinner plates, all year round. So, on the threshold of spring allergies season, let's go indoors to spot some of the problems and identify what can be done about them.

While symptoms are generally mild but frustrating – like a runny nose, itchy eyes or a rash, the American Institute for Preventive Medicine says that some allergic reactions can be life threatening. And, as all sufferers know, there's no real cure for allergies. We might be able to ease the symptoms somewhat, but the best thing we can do is take steps to eliminate the hazards.

Most of the problems and solutions are to be found in the bedroom, so the Institute advises us:

- Don't store items under the bed – they collect dust. And remove books and clutter that attract mold spores.
- Wash pillows and blankets every two weeks and use non-allergenic coverings on mattresses and pillows.
- Vacuum your mattress frequently, even with these coverings on, to remove dust mites.
- Make your bedroom off-limits to pets and don't use feather pillows.

Elsewhere in the house:

- Replace carpet with wood flooring and linoleum if possible.
- Don't use heavy drapes or venetian blinds.
- Remove houseplants – they drop pollen and the moist dirt attracts mold.
- Use a vacuum cleaner with an airtight dust container or bag -- not a paper bag that recycles the air it sucks in.
- Avoid using aerosol based cleaning agents – they're easily inhaled. Dyes and chemical additives can also spark a reaction.

If you child has allergies, make sure you tell the school. And if anyone in your family, including yourself, is prone to severe allergic reactions, use a medical identity bracelet to alert others who may be involved in helping or treating you/them.

New Insights On Sunshine Vitamin Role

Deficiency of Vitamin D, the key nutrient we mainly get via sunshine, may not be the culprit it's long been suspected as a cause or contributor to diseases like diabetes and cancer. Instead, low levels of the vitamin may actually be a symptom of the disease, according to the findings of a study in France. Vitamin D is made by the body in response to the sun, but it's also found in food such as egg yolks and fatty fish, as well as supplements. The study showed that adding the supplement to the diet of sick people made no noticeable difference in the treatment of diseases. However, Vitamin D was found to have a preventive role in reducing the risk of heart problems, diabetes and colon cancer. It also reduced the risk of dying from any cause in older people taking 800 international units (IUs) a day. Learn more about Vitamin D here: <http://tinyurl.com/Vit-D-info>



What To Do About Lead Paint In Your Pre-1978 Home

Since it was legislated against almost 35 years ago, you may think that lead in paint isn't much of an issue today. Not so. Lawsuits against paint companies abound, and millions of homes built before 1978 may still have lead paint, which is known to be harmful to children.

However, the US Environmental Protection Agency (EPA) says that lead-based paint is not harmful if it's in good condition. But how do you know that?

The only reliable way is to get a professional test from a certified specialist – either an inspection or risk assessment.

The EPA says you should test for lead if your house was built before 1978 and there are children age 6 or younger in the home. You should also test if you're about to remodel, renovate or repaint, if you're about to rent or buy an older home, or if you're selling one (since seller disclosure is required).

Depending on the outcome of the report, you will have to decide if you need to take action to make your home safe. In very limited circumstances you may be able to tackle certain indoor removals yourself but really you should hire a certified contractor to do the work. To learn more, download this useful guide from the EPA: <http://tinyurl.com/EPA-paint>

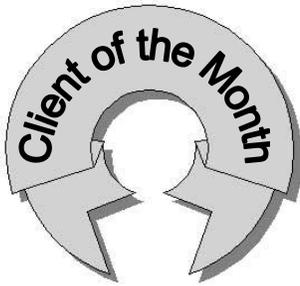
Thank You For Referrals

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!

- Harold Falk
- Patricia Smith
- Ashley Castle
- Charity Bodley
- James Hayden



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:

Harold Falk
as our Client of the Month!
Harold received a gift card 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 certificate to Mooyah. 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: Russian Aleksei Leonov made the first-ever space walk in March 1965. Who was the first American to take a "walk" in space just a couple of months later?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

What is the name for a small cask (usually of beer) or a liquid measure of about a quarter barrel or 9 gallons?

Answer: A firkin

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 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

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To:

IT'S A FACT: Forty percent of food in the US is never eaten; it's thrown away. Globally, 4 billion tons of food are wasted every year.

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



Still time to save on your pre-tax dollars. If you have a high-deductible Health Savings Account (HSA) you can make a contribution retrospectively on account of 2013 right up to tax day. You can set aside up to \$3,250 tax free (\$4,250 if age 55+) to spend on covered health services in the future. More at <http://tinyurl.com/HSA-save>



Did you know you had scores of potentially poisonous substances lurking around many parts of the home, threatening both people and pets? The week of March 16 to 22 is National Poison Prevention Week, aimed at alerting the public to often unrecognized dangers including household products, toys and cosmetics. Poisoning kills 35,000 people in the US, and drug

related poisonings take up to 700,000 people to the ER every year. Find out how to join the campaign and what you can do to cut the risks for people you know: <http://tinyurl.com/poisonhelp-2014>



Everything you wanted to know about Medicare but were afraid to ask – or just too darned confused – is at last available in a single book from AARP's expert Patricia Barry, who writes the organization's "Ask Ms Medicare" column. The book, *Medicare For Dummies*, is a primer for newcomers and existing Medicare users, with plenty of money-saving tips.



More health intelligence: a new, free iPhone app claims to track the spread of contagious

diseases, so you can keep one step ahead! *Sickweather* supposedly uses your current location and then uses social networks to scan for reports of flu and other illnesses in the vicinity. You can program the app for specific illness reports or just let it do the scanning. If you don't have an iPhone, there's also a web version at sickweather.com



The Federal Trade Commission (FTC) has redesigned its website (www.ftc.gov) to make it more user friendly, especially on mobile devices. It also launched a new "Complaint Assistant" to simplify the task of reporting fraud and other consumer problems, and a new blog called "Competition Matters". The site provides an updated calendar of events, better details about FTC jobs and more resources for consumers.

Quote: There is no exercise better for the heart than reaching down and lifting people up.

John Holmes, former UN Under-Secretary-General for Humanitarian Affairs