



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Watch Out For Fake Cosmetics

With the price of cosmetics these days, you can't be blamed for seeking out bargain prices. But, watch out! According to the FBI, the volume of fake makeup hitting the market is on the rise. And it's not just the fact that you're not getting what you think you are that's worrying the Feds – you could be risking skin damage or even worse.

Government and industry studies have revealed that some counterfeit products contain chemicals like arsenic, beryllium, and cadmium – all known carcinogens – or high levels of bacteria that can cause acne, rashes, and skin infections. Fake perfumes, colognes and sprays sometimes contain another likely carcinogen – DEHP – and even urine. Again, rashes and other skin infections are common with these products. So, how can you tell if you're buying the real thing? The FBI tells us that indicators of a fake include:

- Packaging that's slightly different from the genuine item – perhaps slightly different coloring or lettering, or scrappy wrapping.
- Use of the phrase "Limited Edition" to try to overcome the above differences, when the real manufacturer doesn't offer such a product.
- Drastically lower pricing.
- Product consistency or texture not the same as usual. Or scent smells different or is in a differently-shaped bottle.

You should also be wary about buying from non-authorized dealers, including online, or at flea markets, again especially if the price is extremely low.

"If you're not sure about the authenticity of a product, don't buy it," says the FBI.

And if you think you may have bought a fake or suspect someone of selling counterfeit items, you can submit a tip to the National Intellectual Property Rights (IPR) Center, of which the FBI is a partner. You'll find a form for doing that here: <http://www.iprcenter.gov/referral>.

"The more information law enforcement has, the more effective we can be," the FBI adds. "With the proliferation of counterfeit goods increasing at an alarming rate, the National IPR Center focuses on keeping these bogus and often unsafe products off U.S. streets...while dismantling the criminal organizations behind this activity."

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How To Escape A Tire Blowout Safely

Tire blowouts are bad news for every driver, but did you know they're also a factor in 23,000 road accidents every year, including more than 500 fatalities? Actually, it's not so much the blowout as what the driver does immediately afterwards that causes most of these accidents.

For instance, slamming on the brakes and trying to steer to the edge of the highway is, in most cases, one of the worst things you could do because you're raising the risk of losing traction -- especially dangerous if the road surface is wet.

Instead, the National Safety Council (NSC) says you should grip the steering wheel tightly, take your foot off the gas to let the car slow gradually, and then try to move into the breakdown lane, signaling as appropriate. When you're totally off the pavement, brake slightly until you stop.

"It's important to have the car well off the pavement and away from traffic before stopping," says NSC, "even if proceeding to a place of safety means rolling along slowly with the bad tire flapping. You can drive on a flat if you take it easy and avoid sudden moves. Don't worry about damaging the tire. It is probably ruined anyway."

Put on your hazard warning flashers and take care exiting the vehicle.



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

Online Pharmacies Dealing In Danger

Buying medications online can be a huge gamble, unless you know what you're doing. Thousands of fake pharmacies are at work, many of them trying to pass themselves off as legitimate while they operate beyond the reach of US authorities.

Even pharmacies that seem to be based in the US or Canada sometimes are not, and they may even use names similar to legitimate and established retailers like Walgreens and CVS.

In just one month last year, the US Food and Drug Administration (FDA) Cybercrime's Investigation Unit shut down almost 1,700 illegal pharmacy websites but the agency fears there may be as many as 60,000 such sites.

The products the fake operators sell may be stolen, counterfeit, useless or downright dangerous, depending on what they're made of.

Some sites also list offers designed to attract new customers, such as commissions or bonuses for referrals, or bonus extra pills with purchases.

Furthermore, consumers who use these sites also face non-health-related risks such as identity theft, computer viruses, and credit card fraud.

"Consumers are able to buy prescription drugs, unapproved drugs and potentially counterfeit drugs without a full understanding of the risks that they take when they do that," says John Roth, FDA anti-crime director.

"What worries me is that people naively believe that these medicines are safe."

Consumer Advice

Fortunately, there's plenty you can do to avoid these crooks by finding legit online pharmacies. But don't expect to get the big price cuts or the drugs without prescriptions that the illegal pharmacies offer.

You'll find a list of licensed pharmacies via the state board of pharmacy. Start here: <http://tinyurl.com/FDA-pharm-list>

Licensed pharmacies also require a prescription, provide US-based contact details and offer access to a licensed pharmacist for advice.

If a site doesn't have these features, or tries to solicit business via spam emails, it's almost certainly a fake and you risk losing your money and your health.

The FDA runs an ongoing campaign called Be Safe Rx. Get more details and more information on the risks, the danger signs and safe practices from: <http://tinyurl.com/Safe-Rx>

Check Combo Drugs For Acetaminophen

We wrote a few months ago about the dangers of overdosing on the painkiller acetaminophen, available over the counter, both as a generic and in branded products like Tylenol. But the drug is also used in combination with others in prescription medicines and the FDA has just implemented guidance for health care professionals recommending lower limits on its use in such compounds. While a full-strength standalone pill contains 500mg of acetaminophen, combination pills should not exceed 325mg each. Combination painkillers usually include an opioid as well as acetaminophen and the FDA reports that cases of severe liver injury have occurred in patients who took more than the prescribed dose of an acetaminophen-containing product in a 24-hour period. If you're prescribed a painkiller, check the content with your doctor or pharmacist.



Why You Should Tell Children About Smoking Risks Now

Over the past 50 years, 20 million Americans have died from smoking. And another 5.6 million, who are children today, could die prematurely of smoking-related disease unless something is done to halt the habit.

That's the stark warning from the US Surgeon General in a new report marking the 50th anniversary of the publication of a report that declared smoking as a hazard to human health.

It's not all bad news. Anti-smoking initiatives are estimated to have saved 8 million lives. But, with 3,200 youngsters trying their first cigarette every day, there's no room for complacency.

"Enough is enough," acting Surgeon General Dr Boris Lushniak told the Reuters news agency. "We need to eliminate the use of cigarettes and create a tobacco-free generation."

A separate report produced for consumers shows that 1 in 10 children currently suffer from asthma and that smoking slows down lung growth in children and teens.

"If we could help every smoker to quit smoking and keep young people from starting in the first place, the results would be staggering," says the report, which can be downloaded from <http://tinyurl.com/smoke-report>

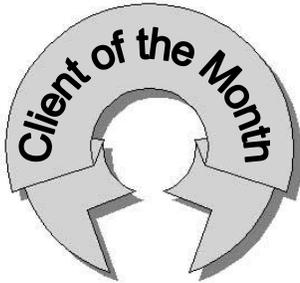
Thank You For Referrals

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!

Kevin Andrews
Ashley Castle Davis
Janice Whitworth
Cindy Luevano



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:
Cindy Luevano
as our Client of the Month!
Cindy will receive a gift card 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 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 chosen randomly. Write down your name and answer, and then fax – 903-870-2327– or mail – 229 Sunset Blvd. Sherman, TX 75092 -- this page or email your name and answer to circleofsafety@hejnyinsuranceagency.com –. Good luck!

Question: Name one or both of the two flowers of the month for April.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Michael Peterman for correctly answering last month's trivia question! For the correct answer, Michael has won a Mooyah gift card!

Last month's question was:

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?

Answer: Ed White did it on June 3 that year, from his Gemini 4 capsule.

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: An underground utility line is damaged during digging projects once every three minutes in the US. Call 811 before digging.

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



About 26,000 cast iron hot water boilers are being recalled by manufacturer U.S. Boiler because of a risk of carbon monoxide poisoning from a switch failure. The boilers were sold between September 2005 and February 2013 and are models using the letters ESC, PVG and SCG. More precise model details and photos at: <http://tinyurl.com/boiler-recall> or phone 888-432-8887.



Have the youngsters in your life cost you a small fortune by making unauthorized, in-app purchases on an iPad? If so, the Federal Trade Commission (FTC) is negotiating with iPad maker Apple to refund certain payments. The firm will also modify its billing practices. Apple is required to give

notice of the availability of refunds to all consumers charged for in-app charges with instructions on how to obtain a refund for unauthorized purchases by kids. Then, it's up to you to claim.



As the weather begins to warm up, prepare for the usual onslaught of pesky insects. A small sachet of crushed mint or a potted sweet basil plant will help repel flies. Place several of them around the house, especially close to doors and windows, and even on the patio, for maximum effect.



If you're a runner, you'll know that sharp pain feeling under the left side of your ribs - commonly known as a stitch. But according to Dr Tim Noakes in his book *The Lore of Running*, you might be able

to avoid the onset by changing your pace. He claims that if you always begin your breath intake as your left foot hits the ground and begin breathing out in the same position, you'll avoid a stitch. If you do get one, stop and try bending over for a few seconds, touching your toes.



Tragic window falls can happen in just a few seconds, but you can safeguard yourself and others from such accidents with a few simple precautions. This month provides the ideal opportunity to make sure you're aware of the safest practices. April 6 to 12 is National Window Safety Week, which is organized by the National Safety Council. Start by downloading and using this simple window safety checklist: <http://tinyurl.com/win-safe>

Quote: Courtesy is the one coin you can never have too much of or be stingy with.
Politician and advertising pioneer John Wanamaker