



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Shopping Cart Safety Warning

It seems innocent and harmless enough – giving a child a ride in a shopping cart as you walk around the grocery store. But stop! According to a recent report, more than 20,000 under-fives receive ER treatment every year as a result of shopping cart injuries.

A study published by the Consumer Product Safety Commission reports that between 2008 and 2012, an estimated 107,300 children had to go to the emergency department for treatment – mostly as a result of falls from carts, 90 percent of them with head and face injuries.

Other incidents involve carts tipping over or colliding, with a child inside, and kids getting their limbs or fingers stuck.

A few cases actually resulted in death. In one incident, a car seat that had been mounted in a cart without being secured fell out when the cart was pushed over a speed bump. The three month old inside subsequently died.

A federal voluntary shopping cart code, introduced 10 years ago, seems to have had little effect. Although stores may issue public warning announcements and hang posters warning of the dangers, parents continue to allow their children to ride in the carts without restraints or to play around near them.

Dr. Gary Smith, director of the Center for Injury Research and Policy at Nationwide Children's Hospital says: "Not only have the overall number of child injuries associated with shopping carts not decreased since implementation of the safety standards, but the number of concussions and closed head injuries is actually increasing." The hospital advises:

- Avoid seating your child in a cart, even secured, if possible. If you do seat them, use safety straps and make sure legs are placed through leg openings.
- Don't use damaged carts or ones with parts missing.
- Use carts with child seats low to the ground if possible.
- Don't place infants' carriers on top of carts. If the child isn't old enough to sit upright in the cart, don't take them shopping with you, or use a stroller.
- Stay close to the cart at all times.

Plus, of course, follow your common sense and simply don't allow older children to climb inside carts, to push them or try to "ride" them. And make sure they keep their fingers away from the metal grating.

IN THIS ISSUE: • **Shopping Cart Safety Warning** • Test Yourself on Federal Flag Code • **When Parents Need Long Term Care** • Step Out To Ease Arthritis Pain • **Don't Fall For These Bogus Funeral Notices** • Bright Ideas: Tips And News Snippets For A Better, Safer Life

Test Yourself On Federal Flag Code

Next month – June 14 as always – is Flag Day, which, in turn is part of National Flag Week. But what do you know about its purpose and the rules for displaying flags?

The date commemorates the day in 1777 when Congress replaced the British symbols of the Grand Union flag with the stars and stripes – 13, one for each state at that time. The annual commemoration of the American Flag actually began in 1916.

The Federal Flag Code, which is Title 4 of the United States Code includes the following rules for displaying the flag:

- ★ It can be displayed 24 hours a day if properly illuminated; otherwise only from sunrise to sunset.
- ★ The flag should not touch anything beneath it and never used as wearing apparel, bedding, or drapery.
- ★ It shouldn't be draped over a vehicle, train or boat.
- ★ The flag should not be displayed with the union component down, except as a signal of dire distress.
- ★ It should not be used as a receptacle for receiving, holding or carrying anything.

Like to know more? You can download a full, 17-page document with all the rules here: <http://tinyurl.com/flag-guide>



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

When Parents Need Long Term Care

Longer lives are great news for many, but, increasingly, they lead to a need for special care. For the fortunate, this may just mean moving into retirement accommodation and letting someone else do all the worrying about the driving, cooking and laundry. It's a choice.

But for others who are unable to carry out what are known as Activities of Daily Living (ADLs), like bathing, dressing, feeding and personal hygiene, there's no choice. Professional care is needed, either in the home or in assisted living establishments.

The huge costs involved for this support, known as Long Term Care, LTC, (though it can also be short term or temporary) led to the development of long term insurance, since this coverage generally is not available from Medicare.

In the old days, experts were divided on whether LTC insurance was worth the money but increasing longevity now comes down firmly in favor of buying protection. As we reported in our August 2013 issue, the chance someone who buys a long term care insurance policy at age 60 will use their policy before they die is 50 percent.

Sometimes, the decision on whether to invoke the benefits of a policy fall to the children of parents who might not be able to oversee the arrangements for themselves. That's when it pays to have prepared in advance for such an event and to know how best to proceed.

If you have older parents who need help with claiming on an LTC policy it's important to familiarize yourself with the terms of their coverage.

Make sure you have a copy, with relevant contact details, as well as those for their healthcare providers.

Typically, a policy will indicate what ADLs they must not be able to perform (many policies specify at least two out of six ADLs), for which you may need documentary support from their physician.

You will also need to know whether their coverage is for a maximum fixed period or if it's open-ended. That could have implications for their finances if they need care beyond the period limits of the policy.

You'll also need to know if the policy allows for in-home care and, if so, what type of carers are acceptable and, again, what documentary support is required.

In addition, there might be a waiting period before the benefits of the policy kick in and this could vary according to the circumstances – for example a shorter waiting period for in-home care than for an assisted living or nursing home.

If you have questions about long term care insurance, either for yourself or your parents, please contact us.

Step Out To Ease Arthritis Pain

It may be painful but walking is the best medicine for arthritis sufferers. Yet research shows that they're less likely that their healthier counterparts to undertake low-impact exercise like walking. May is Arthritis Awareness Month, so what better time to step out with resolve? Federal guidelines say we all should get 150 minutes a week of moderate intensity activity like walking.

If you need support and encouragement, consider enrolling in the Arthritis Foundation's Walk with Ease program or sign up to participate in an Arthritis Walk near you. Other tips include parking 10 minutes away from your destination and walking the rest of the way and walking around your local mall when the weather is bad. More information about programs and Awareness Month from arthritis.org



Don't Fall For These Bogus Funeral Notices

Scammers have hit on a new trick to try to get victims to click on links that eventually lead to viruses and other malware being downloaded onto your computer.

They send out an email that seems to come from a local funeral home inviting you to attend a celebration of a friend's life. The note usually doesn't say who the friend supposedly is but suggests you can get more details by clicking on an attachment or a link inside the email.

If you click, the attachment will likely install the malware straight onto your PC. If it's a link, you may get taken to what appears to be a funeral home page but where, again, you'll become a target for a computer virus.

If you receive a message like this, don't click attachments or links.

Look the funeral home up in the phone book and contact them to check the authenticity of the message.

Another warning: *Thieves have been known to check newspaper funeral notices for details of memorial or other services – then they burglarize the homes of the deceased's family during the event. If you're attending a publicised funeral or service, ask a neighbor to keep watch on your home.*

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients and colleagues 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!

- Sabrina at Guild Mortgage
- Tammie Billy at Guild Mortgage
- Ashley Castle Davis at Guild Mortgage
- David Ruiz



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:

David Ruiz

as our Client of the Month!

David will receive a gift card to College Street Diner.

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 – 229 Sunset Blvd. Sherman, TX 75092 -- this page or email your name and answer to circleofsafety@hejnyinsuranceagency.com –. Good luck!

Question: What was the pen name of Samuel Langhorne Clemens? A bonus point if you can say where he got his pen name from!

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

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

Answer: The main one is the daisy, the name of which is a corruption of "day's eye" because it closes completely at night. The other April flower is the sweet pea.

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: May is the busiest month of the year for moving home. On average, Americans move home 12 times during their lifetimes.

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



The Federal Trade Commission (FTC) has issued an updated version of its popular free consumer guide *Net Cetera: Chatting With Kids About Being Online*. It contains information for parents and other adults to use when talking with kids about how to be safe, secure and responsible online. The revision adds new topics about mobile apps, public Wi-Fi and how to spot spam text messages. Download it from <http://tinyurl.com/new-net-guide>



Emergency alert devices that vulnerable people can carry with them or wear around the neck, to raise the alarm if they fall at home, have been available for years. But what happens if the person loses consciousness before they can



press the button? Now a German company has developed a device that can detect falls automatically and "hear" cries for help. The safe@home device can be sited on a worktop. It's been on test since 2012 and should be available to the public later this year.



Children who visit neighborhood homes to raise money for their group or charity should always be accompanied by an adult, law enforcement agencies have warned. The alert comes after a Girl Scout selling cookies in California, allegedly had a gun pulled on her by one home occupant. Fortunately, the girl's Dad was with her and alerted the police. The Girl Scouts movement always advises parents to accompany fundraising members.



The National Shooting Sports Foundation (NSSF) reports a 47 percent increase in demand for its safety and education publications and DVDs last year. More than half of the 3.6 million requests were for its publication *Firearms Safety Depends on You*. Other popular publications include *A Parents' Guide to Recreational Shooting for Youngsters*. See the list of publications and order from: nssf.org/safety



The Better Business Bureau has warned users of online dating services never to send money to people they've never met. Con artists are posing as lonely hearts but when they find a victim they make up stories about having a desperate need for money.

Quote: *Courage is never to let your actions be influenced by your fears.*

Hungarian-British author Arthur Koestler