



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Preparing For The Unexpected

One way or another, almost everyone in the United States faces a risk of disaster, whether from floods, storms, tornadoes, hurricanes, earthquakes, wildfires or other natural threats. Even if you don't live in a threatened zone, you could find yourself in one while traveling, when the unexpected strikes, or face an emergency due to terrorism or other man-made dangers.

That's why we have National Preparedness Month, which is held every September to focus attention on the risks and actions associated with natural disasters and emergencies. According to a Citizens Corps National Survey only about half of Americans have set aside supplies for enduring through a disaster and even fewer have a household emergency plan. If you're not among them, now is the time to plan ahead. Behind the campaign are the Federal Emergency Management Agency (FEMA) and a 44,000-strong National Preparedness Community. Thousands more organizations support the initiative.

The key goals are to encourage people to create their own emergency kit (see sidebar) and make a communication plan that enables separated family members to keep in touch. You can download a template for a family communication plan for parents and children from: <http://tinyurl.com/fam-com-plan>. The campaign also highlights information on how to shelter in-place, understanding quarantines and isolation and learning how to maintain a healthy state of mind when you're in tough circumstances.

In addition, Americans are advised to ask about disaster planning in workplaces and at schools and daycare centers. In fact the US Department of Education produces guidelines for administrators on school emergency preparedness. This is particularly valuable because it includes information about food poisoning outbreaks and campus violence. So if you have children, try to confirm if these have been implemented.

The other crucial element relating to preparedness is the need to keep yourself up-to-date with latest news and emergency actions. This means using all types of media – TV, radio, Internet and phone services – for information.

If you want to be actively involved in helping to promote awareness of these issues, consider joining FEMA's National Preparedness Community, with links to local groups, events listings and tips. See <http://tinyurl.com/FEMA-community>

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Emergency Supply Kit Essentials

Disaster preparations include creating an emergency supply kit. This should include:

- 1 gallon of water per person per day
- Non-perishable, easily-prepared food
- Flashlight, radio and batteries
- Cell phone with charger
- First aid kit and 7 days' medications
- Other essential medical supplies
- Swiss army knife or other similar tool
- Sanitation and personal hygiene items
- Maps and copies of personal documents
- Family contact information
- Money – cash not cards
- An extra set of house and car keys
- An emergency blanket
- Pet supplies, if appropriate

Supplies should cover you for at least three days, preferably a week.

Also consider including games and activities for children if relevant.

Everything should be packed in easy to carry containers, properly labelled.

For more information on emergency supplies see: <http://tinyurl.com/CDC-emerg-kit>.

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

Top Tips To Beat Those Pesky Ticks

The cooler weather of late summer and fall brings out hikers in droves. But they face a hidden danger – ticks. For such tiny creatures, these critters sure can cause a cart-load of problems, including permanent disability, Lyme disease and a variety of other diseases with tongue-twisting names like babesiosis and ehrlichiosis or the adventurous sounding Rocky Mountain spotted fever.

Actually, you can get a bite at almost any time of year when you're outdoors, gardening, hiking, camping or just playing. Ticks can infect you with bacteria, viruses and parasites. If you get bitten and subsequently suffer a fever or rash you should seek immediate medical attention.

To avoid the distress, follow a few simple precautions before you go outdoors, while you're outside and when you return.

- First, make sure you know if they're particularly prevalent in the area you're using. Often, signs are posted in parks and on trails.
- If you think there could be a risk, treat boots and clothing with a tick-killer like permethrin. Use it on camping gear too. You can also use a repellent such as DEET.
- Wear protective clothing. Shorts are not a good idea if you're going to be in tick territory.
- Watch where you're walking. You're more at risk if you veer off pathways into bushes, long grass and leaf litter.

When you get back home, you're not necessarily safe. Ticks can attach themselves to clothing or exposed parts of the body.

So, check your clothing and your body (especially under arms, in and around ears, behind your knees and in your hair). Or better yet, have someone else visually check. If it's convenient, take a shower as soon as you can after being out walking.

If you do discover an attached tick, try to grab it with tweezers, as close to the skin as possible and pull upward with steady, even pressure. Then clean the skin area with rubbing alcohol or even soap and water.

Folklore remedies like using nail polish or petroleum jelly to smother ticks don't really work.

And whatever you do, don't crush the pesky creature with your fingers. Instead, put it in a sealed bag or wrap it tightly in sticky tape.

If you were bitten, the risk of an infection depends on the type of tick and how long it was attached to your skin. So watch for symptoms over the subsequent 10 days.

By the way, if you've previously been vaccinated against Lyme disease, you're probably no longer protected as its benefits fade over time. The vaccine itself is no longer available.



Stairlifts Rise For The Stay-at-Home Older Generation

With more and more older people choosing to stay at home rather than opting for assisted living accommodation, demands for specialist home equipment is on the rise.

For seniors living in homes with split levels or two or more stories, negotiating stairs often becomes a problem that can be tackled through the installation of a stairlift.

These compact, modern wonders can keep the entire house accessible when, otherwise, occupants might have been confined to a single floor.

In its most basic form, the lift comprises a fold-up seat, with a simple, attached control panel. The seat runs up a single rail unobtrusively attached to the staircase wall. Larger stairlifts are capable of carrying wheelchairs and their occupants.

With such precious and, sometimes, weighty cargo, stairlifts can only be installed by an expert professional – often by the company that supplied it or by their nominated contractor.

The biggest safety risks arise from staircase obstructions and power cuts. If you plan to buy a stairlift, make sure it has obstruction sensors and a safety cut-out. Ideally it should also have an emergency backup battery or an alternative generator power supply.

Play It Safe When Fermenting Produce

Another seasonal health risk at this time of year arises from canning produce, and, in particular, the increasingly popular practice of fermenting food to bring out stronger flavors. Microbiologists say that fermenting some foods, notably vegetables, improves their digestibility because they contain living, helpful bacteria. Harmful bacteria are killed off by the process.

But if you do ferment produce, normal food hygiene rules apply – including washing the veggies, your hands, preparation utensils, preparation surfaces and storage containers. You must also be cautious about quantities of salt used in the process, the temperatures at which the fermentation takes place and the length of time foods are stored. Learn more from: <http://tinyurl.com/fermenting-food>

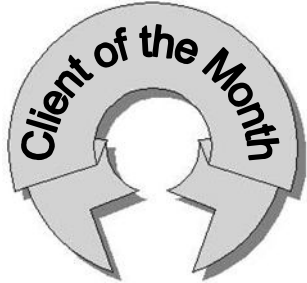
Thank You For Referrals

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!

- Michael Bailey
- Terry Wiersgalla
- Lynn Sargent
- Rebecca Stambaugh
- Craig LeBlanc
- Nita Cox
- Terry Thomas
- Lindy Rogers
- Rick Sommers



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:

Shirley Shilling
as our Client of the Month!
Shirley will receive 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. 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 – PO Box 577, Sherman, TX 75091 - this page – or email your name and answer to circleofsafety@hejnyinsurance.com –. Good luck!

Question: What are the two measures used in a blood pressure reading?

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 gift card!

Last month's question was: Excluding the Falkland Islands, how many countries are there in South America?

Answer: 13 – in order of population size: Brazil, Colombia, Argentina, Peru, Venezuela, Chile, Ecuador, Bolivia, Paraguay, Uruguay, Guyana, Suriname, French Guiana

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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IT'S A FACT: You'd have to pass the age of 116 to reach the top 10 oldest people of all time. The oldest ever was a French woman who died in 1997 aged 122 and 164 days.

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



Ouch! There go those leg cramps again. What can you do? Walk or jiggle your leg, flex your foot up towards your head or take a warm bath. You can also learn a lot more about the condition and how you can treat and prevent it by taking this simple AARP quiz: <http://tinyurl.com/cramp-quiz>



It may seem to be an occasion manufactured by the greetings cards and gifts industries but Grandparents Day on September 7 was founded by youth educator Marian McQuade of West Virginia. Believe it or not, we've been celebrating the event since 1978, though it's predated by Grandma's Day in Poland, which began in 1965.



Do teething babies need medicine on their gums? No, says the US Food & Drug Administration, and some prescription drugs like viscous lidocaine are not safe for treating teething infants. Children under 2 also should not be treated with benzocaine products. A safer option is a teething ring or a clean, wet, cool washcloth to chew on.



What's the most dangerous thing in your kitchen? Possibly sharp knives or hot appliances, but that innocent-looking scouring sponge in the sink is also pretty high on the list. It's a haven for bacteria. So, change the sponge frequently. In the meanwhile, microwave it in an inch of water.



Flu vaccines should be starting to arrive in most areas by now – and contrary to some popular notions that you should wait until November to get yours, health experts say the sooner you get your shot the better. Vaccines provide six to eight months protection, which should see you through the winter.



Talking of winter... wetter, darker days and nights means more driving hazards. Three simple rules can help make your winter driving safer: Make sure you have the right tires for road conditions; have your windshield wipers checked and replaced if necessary – and clean your headlights often, even multiple times on a journey.

Quote: You can easily judge the character of a man by how he treats those who can do nothing for him.

German writer Johann Wolfgang von Goethe

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