



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Blvd, Sherman, TX 75092

903-892-8068

Merry Christmas!

When they saw the star, they rejoiced exceedingly with great joy.

Matthew 2:10

I find that many times, joy can be found in the simplest of things. I hope you find joy this holiday season as we celebrate with friends and family, and don't lose sight of the reason for the season.

Thank you for trusting us to help you where we can. We look forward to another year of serving your needs.

If you enjoy this newsletter, please check out our monthly online edition at hejnyinsurance.com. Follow us on Facebook for our monthly trivia contests, with chances to win prizes.

Be sure to stop by our office to pick up your complimentary calendar.

Moses Hejny



IN THIS ISSUE: Seasons Greetings • Watch Your Home While You're Away • What You Need To Know About Flu • How To Make Bath Time A Safer Time: 8 Rules To Follow • New Hope For Migraine Sufferers • Bright Ideas: Tips And Snippets For A Better, Safer Life

Watch Your Home While You're Away

If you're away from home for any length of time, it's natural to worry about the security of your property. You can reduce your worries by being properly insured, having a neighbor watch your home, holding mail and newspapers, using automatic lighting and installing alarms.

But now, thanks to technology and the Internet, you can get extra peace of mind by watching your property yourself.

At its most basic, you can use a traditional webcam hooked up to your PC and controlled by free software such as Yawcam, although you will, of course, have to leave your PC switched on while you're away. Software often includes a motion detector that will message you if it's triggered.

More sophisticated systems use networked, Wi-Fi cameras that can be placed strategically around your home. Depending on how you use them, you may not need to leave your PC switched on if you use software that enables you to access them remotely while you're away, via your smartphone or another Internet connected device. For information on setting up these systems, check out this useful article on tech site TechHive: <http://tinyurl.com/tech-cam>



Are you Client of the Month? See Page 3

What You Need To Know About Flu

Did you get your flu shot (or nasal spray) yet? If not, there's not a moment to lose since we're now on the threshold of the peak season. But even if you do get it, you still could be infected. Or maybe you're one of those people who refuse to have a shot because you'd prefer to tough it out. Whichever category you're in, here's what you need to know about risks and treatment:

- There are four main variants of the virus this season but some shots protect only against the three most likely risks.
- The vaccine is not 100 percent effective but getting a shot makes you 60 percent less likely to need treatment.
- If you had a shot last season, you still need another one now.
- Pregnancy puts you at greater risk of flu infection. The Department of Health (DOH) says you should get the shot (but not a nasal spray or gel vaccine).
- It takes about two weeks after your vaccination for it to offer maximum protection.
- You should delay getting your shot if you're currently sick with a fever.
- You can't catch flu from the vaccine, but...
- Some people experience mild side effects after being vaccinated – including headaches, fever, nausea, muscle pain, and runny nose. Adolescents may suffer a faint.
- Serious side effects, like high fever and breathing difficulties, are rare and usually occur swiftly.
- If you didn't get your shot in time and/or develop flu:
 - * If the symptoms are mild, stay home and avoid contact with others (except those providing medical help if you need it).
 - * If the symptoms are more acute or the person is in a high risk group (e.g. children and over 65s) contact a health care provider immediately.
 - * If the patient has emergency symptoms like breathing difficulties, bluish skin, dehydration, unresponsiveness, or a rash with fever, go to the emergency room.

Vaccines should be available everywhere by now. The DOH recommends everyone 6 months and older should be vaccinated unless they are allergic to chicken eggs or have previously suffered a severe reaction. If you're not sure about locations, use this online search service: <http://flushot.healthmap.org/>
(Disclaimer: This information is from DOH sources and we can't accept liability for accuracy or your subsequent actions. Please speak to your healthcare professional if you have questions.)

New Hope For Migraine Sufferers

Migraines are not just headaches. They're a debilitating sickness that puts victims out of action, sometimes for days, and ruins lives. And despite all the advances in pharmaceutical research, some sufferers just don't respond to any kind of medication. But the development of two new devices could bring new hope to these victims. The first, called *Cerena*, is held against the back of the head to emit a short magnetic pulse that stimulates a part of the brain associated with visual signals that some victims suffer. The second, called *Cefaly*, is a sort of headband that uses the well-established Transcutaneous Electrical Nerve Stimulus (TENS), which has been shown to reduce the length of migraine attacks. Both have just been approved for use in the US. See: <http://tinyurl.com/FDA-migraine>

Wishing you...



How To Make Bath Time a Safer Time: 8 Rules to Follow

If you've ever slipped in the bathtub or found the water way too hot you'll understand why safety experts are urging extra caution at bath time. Remarkably, an average of 370 people are injured in bathtub accidents every single day, and next month those dangers will be highlighted in National Bath Safety Month. Children and people who are unsteady on their feet are most at risk of accidents but all of us can benefit from following these 8 bath safety rules:

1. *Never leave a child under age 5 alone in the tub.*
2. *Wait until the tub has finished filling before getting in – and test the temperature first, ideally with a special bath thermometer.*
3. *Place a slip resistant mat at the bottom of the tub...*
4. *.. and use a non-skid mat beside the tub.*
5. *Place grab bars to help less agile people get in and out.*
6. *Get a tub seat for those who can't make the full bath depth.*
7. *Keep soaps and towels within reach so there's no stretching.*
8. *Install bathroom door locks that can be unlocked from both sides.*

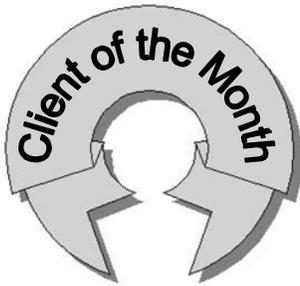
Thank You For Referrals

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!

- Bryan Daniel
- Joan Kutchman
- Helen Thomas
- Marilee Rentfrow
- Ava Hernandez



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:

Adrienne Sellers as our Client of the Month! Adrienne 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. 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 Everyone knows of the emergency procedure we call CPR. But what does CPR stand for?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

Five US presidents were born in November. Name at least two of them.

Answer: James Polk (Nov 2, 1795), Zachary Taylor (Nov 24, 1784), Franklin Pierce (Nov 23, 1804), James Garfield (Nov 19, 1831) and Warren Holding (Nov 2, 1865)

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
 PO Box 577
 Sherman, TX 75091

To:

IT'S A FACT: Although normal body temperature is said to be 98.6 degrees, it really varies between 97 and 99 depending on the time and where it's taken.

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

 How's your tire tread? Don't know? It's illegal if they have less than 2/32" but, at this time of the year, twice that depth is safer against risks like hydroplaning. If you don't have a depth gauge, place a penny in several tread grooves, with Lincoln's head downwards. If part of his head is covered, you have more than 2/32.

 Ikea is recalling certain children's suspended swings after a small number of accident reports. The model affected is the GungGung swing, made of green polyester, that hangs from two plastic suspension fittings, which, it says, can break. More info at: <http://tinyurl.com/ikea-swing> or call (888) 966-4532

 If you sell appliances or electronic devices online through sites like eBay, record and photograph the serial number before sending it to a buyer. Tricksters have been known to substitute a faulty product of their own which they then try to "return" to the seller. Let them know the number must match the original.

 Cutting down on carbs works better than trimming dietary fat for losing weight and boosting heart health, according to a new study. Researchers at Tulane University, New Orleans found that, on average, participants lost 8lbs more and lost more body fat by lowering carbs. Cholesterol and triglyceride levels also improved.

 Among the hazards in your kitchen and bathroom – or even other parts of the house – are exposed hot water pipes that children or adults can touch or fall against. Buy simple insulating pipe covers from your local hardware store, or box-in the pipes to reduce the risk of accidental burns.

 If your street light goes out, your home and immediate neighborhood is a more tempting target to burglars. Don't assume a neighbor has reported it; do it yourself. If you don't know who's responsible, ask your power company. They likely won't own it but they'll certainly know who pays the bill!

Quote: Don't cry because it's over, smile because it happened.

Author, Dr Seuss (Theodor Seuss Geisel)

