



News & Tips to Make Your Life Easier, Safer & Happier

January 2010

## How To Skip Those New Bank Charges

Ouch! As if making ends meet wasn't tough enough, many banks are starting to charge for some of the services they used to boast about as being free. Their explanation is that new rules introduced in the past few months are cutting into their revenues. Hope they're not looking for sympathy! Many of the new rules are actually aimed at preventing or reducing penalties for things like minor overdrafts, which used to rake in a big profit for the banks. But let's not forget that banks do have to make money to pay employees and shareholders, and savvy customers can still enjoy mostly free banking - if they do their homework.

For instance, if you are prepared to do your banking transactions online and stop getting paper statements (downloading them from the

Internet instead) you can probably avoid the charges of up to \$10 a month some banks now impose for checking accounts. Some banks will also waive charges if you use their own debit cards, post your checks at ATMs instead of via a teller, and use their direct deposit services.

Banks do have a legal responsibility to notify you of any changes in their terms of service, so if you receive a letter in the coming weeks, don't just toss it in the trash - read it carefully. To be fair, many of them also offer guidance on how to avoid certain fees.

More than ever though, it makes sense to shop around and compare charges at different banks. Most of the hikes currently being introduced come from the big banking names and you may find that smaller, local banks either don't impose those charges or charge less.

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**WISHING ALL OUR CLIENTS A PEACEFUL & PROSPEROUS NEW YEAR!!!**

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# What's So Good About Organic?

**What does it mean and is it worth the extra money?**

Some people buy organic foods on principle, some because they believe it's better for them and others because they think it's less harmful to the environment. One thing's for sure - it generally costs more than non-organic. So is it worth it?

The picture is complicated by misunderstandings about what "organic" means and by intentional misuse of the term by some unscrupulous food producers. So, let's start with that.

The official Government definition is rather long winded (you can read it at <http://tinyurl.com/organic-def>). But what's important is that organic crops have not been treated with artificial fertilizers or pesticides, while livestock have not been given antibiotics and hormones. Only products officially certified under the Government scheme can use the



"USDA Organic" seal, a circle with "USDA" in green on a white background, and "Organic" below, in white on a green background. This means a product has at least 95% organic ingredients. With content between 70% and 90% organic, the label can state only "Made with organic ingredients", while anything less than 70% can only use the words

"Organic Ingredients".

Sometimes, instead, you might also see a statement that begins "Certified organic by..." followed by the name of a state organization or other third party. If this is important to you, you need to check out that organization's credentials before accepting their word.

Whether eating organic is healthier has become a major controversy. A recent report by Britain's Food Standards Agency says there's no nutritional difference between organic and regular foods. Other experts say, while that may be true, it takes no account of the lingering effects of the chemical residues that may be in non-organic meats and produce. The non-profit Environmental Working Group produces a Shopper's Guide to Pesticides at [www.foodnews.org](http://www.foodnews.org), which at least helps you identify the products most likely to contain residues.

## **Taking The Puff Out Of Electronic Smokes**

This is the time of year when most would-be abstainers vow to quit cigarette smoking - and there's no shortage of products and devices supposed to stop them from backsliding. In the last couple of years, electronic cigarettes, which create water vapor instead of smoke but still deliver a drug dose of nicotine, have been promoted as an alternative. But do they work and are they safe?

The jury's out. But a couple of states have already banned their sale and the Food & Drug Administration (FDA) said in 2009 that some samples contained cancer-causing and toxic substances (see <http://tinyurl.com/fda-ecigs>). Also, they deliver an addictive drug yet carry no health warnings. It's possible research might eventually show them to be safer than smoking regular tobacco but that's no substitute for quitting when there are so many other aids available.



## **Swift Action Can Soothe Eye Injuries**

***All of our senses are precious but there's a strong argument for saying that eyesight is the most treasured. Yet, every day, carelessness and accidents rob people of their eyesight or cause them incredible pain and distress. For instance 10,000 Americans suffer eye injuries in the workplace, requiring medical treatment, every week.***

***Research and experience shows that knowing how to treat injuries on the spot - and the sooner the better - can substantially reduce the initial pain as well as the long term risk of permanent damage and loss of sight.***

### Rinsing

***Obviously, what you do depends on the type of injury. But the first thing you (or the victim) NEVER do is to rub an injured eye. And the most likely action you do take, if you have chemicals or some other liquid in them, is to rinse the eyes as quickly as possible. Ideally use saline solution, but tepid water if nothing else - and lots of it. If you can, the best thing is to step into a shower or put your head under a water fountain or slow-running faucet. You need to do this for at least 15 or 20 minutes. Use the same approach when you get a foreign body in your eye.***

***If the incident is severe or these actions don't solve the problem, if your eyes swell, become painful or your vision blurs, seek specialist help immediately. Every eye injury is an emergency - treat it as such!***

## 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!

Tell a friend, a colleague, a relative, an acquaintance... whoever... about us. When they contact us and tell us you sent them (don't worry, we ask why they called):

### YOU WIN:

- 1 instant lottery ticket **AND**
- 1 Chance to win **DINNER FOR 2** (a \$50 value awarded each month) **AND**
- 1 Chance to win the Grand Prize – A 42" Flat Screen TV

The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant. (A \$50 value)!

On January 31, 2011, we'll conduct a random drawing for the Grand Prize that qualified from December 15, 2011 through December 15, 2011.

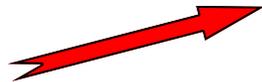
**THE GRAND PRIZE WINNER will receive a 42" FLAT SCREEN TV!!!**



**CONGRATULATIONS TO OUR GRAND PRIZE WINNER  
JOSE CISNEROS!**

**JOSE WALKED AWAY WITH THE 42" FLAT SCREEN TV.  
WILL YOU BE NEXT?**

**DECEMBER WINNER  
DAVID INMON!**



## ROSIE'S CORNER

The New Year brings new beginnings and a chance to start fresh. New Year's Resolutions aren't just for humans; they're perfect for pets like me, too. Setting up New Year's Resolutions for your pet is a great way to make sure they stay happy and healthy all year round.

Just like people, dogs and cats have an ideal weight. Achieving and maintaining pet's ideal weight reduces the risk of health problems, such as diabetes, heart disease, skin complaints, breathing difficulties and arthritis. Current studies suggest that half of all pets are considered overweight or obese. Keeping your pets' weight under control now will help reduce your veterinary expenses over the lifetime of your animal.

Signs of a weight problem: **Ribs** can't be felt easily, **Loss** of an obvious waist, **Difficulty** walking, **Shortness** of breath, **Excessive** sleeping, **Slow** to move, **Bad** Tempered.

Ways to help your pet: **M**ake a total commitment to help your pet lose weight, **F**ollow your veterinarian's feeding recommendations, **F**eed a low-calorie, high fiber food specifically formulated for weight management, **A**void feeding table scraps, **D**ivide the total amount to be fed each day into 3 or 4 smaller meals, **E**xercise your pet regularly, if recommended by your veterinarian.





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**IT'S A FACT:** Around 600,000 new book titles are published globally every year - almost half of them in the US

## Wearable Safety Brings Peace of Mind

On your wrist, around your neck, in your pocket or in your wallet - your body and your clothing offer you a valuable opportunity to provide information and alerts that could be important in the event of an accident. And we're not just talking about driver's license ID and health insurance cards (though you should have these with you.) If you take any kind of medication that's critical to your health - for example diabetic meds - you should, at the very least, carry a note of this in your wallet or purse. And you should always have contact information for your doctor and next-of-kin and details of your blood type.

Consider taking this a step further by wearing a medical information bracelet or necklace, which can either be engraved with key information or contain a small note with the relevant details.

Alternatively, even if you don't have immediate critical care needs, you can join a medical alert organization that maintains a record of your medical information (and personal directives) for 24-hour access by professionals in emergency. For this, you wear a bracelet that identifies you as a member.

For an example, see the website of the non-profit MedicAlert Foundation ([www.medicalert.org](http://www.medicalert.org)) or do an online search for "medical alert bracelet".

Another common device, especially popular with elderly folk and those living alone, is a personal alarm, usually worn around the neck, which makes direct contact with either a care agency or emergency services if the wearer suffers a fall or other emergency and needs to call help. ( Online search words: "medical alert necklace".)

For carers of individuals with dementia, the space age has brought us GPS tracking devices. Again, this is being used by MedicAlert in conjunction with the Alzheimer's Association, as part of a program called Safe Return, which costs only \$30 a year. We hope you never need to truly use any of these products, but owning them will surely add peace of mind for you or your loved ones.

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"Be always at war with your vices, at peace with your neighbors, and let each New Year find you a better man ..." (ahem, make that "person"!)

Benjamin Franklin