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In Good Health

December 2009

Hand Sanitizers: What You Don't Know

By Stephanie Tweito Jacob

We all know that having clean hands is one way to prevent seasonal cold and flu viruses, including H1N1 swine flu. But should you wash with soap and water, or coat your hands with disinfecting gel from one of those dispensers that seem to be appearing in more and more restrooms, offices, hallways and stores?



sanitizer -- this will counteract the effect of the product.

If your hands aren't actually grimy, the best way to clean them is to use hand sanitizer, James Scott, a microbiologist at the University of Toronto's Dalla Lana School of Public Health told "Best Health Magazine." "It reduces the bacterial burden to a greater extent than soap and water," he said. "And your hands stay cleaner longer than if you were to use soap and water."

Another gold star for hand sanitizers: They tend to be gentler on skin than soap and water. Despite their high alcohol content, which is often thought to make creams and gels drying, one study found alcohol-based hand sanitizers left skin in better condition than antibacterial soap. "Most of the modern hand sanitizers have emollients in them that will actually improve skin condition," Scott said.

The waterless gels and foams have also been found to be effective in preventing the spread of viral and bacterial-based diseases like seasonal colds and flus. One study found that college students with hand-sanitizer dispensers in their dorms had fewer complaints of coughs, chest congestion and fever. Plus their risk of getting sick was 20 percent lower than students whose dorms did not have the dispensers.

But, don't toss your soap dispenser just yet. While the high alcohol content of hand sanitizers can kill bacteria, it doesn't necessarily clean your hands. That is, it does not cut thorough grime like dirt, blood, feces or other bodily fluids. Therefore, soap and water must be the first choice in restrooms. It is also essential in the kitchen as alcohol doesn't kill the foodborne bacteria E. Coli as well as soap and water does.

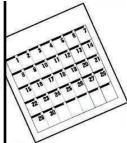
But the hand sanitizers must contain 60 percent or more alcohol, according to the FDA. Skim past the "kills 99.9% of bacteria" claim on the package and instead be certain that the active ingredient listed is either ethanol or isopropanol, at a percentage over 60.

The best way to wash your hands with soap and water is to rub hands vigorously for at least 20 seconds, scrubbing front and backs of hands, wrists, and between fingers and under fingernails, according to the Mayo Clinic. Rinse well, dry hands with a clean or disposable towel or air dryer and, if possible, use your towel to turn off the faucet.

They also must be used correctly. Make sure hands are free of visible grime and dirt and then apply a palm-full of product and rub vigorously for 20 to 30 seconds, making sure to distribute the sanitizer between your fingers, under your nails and jewelry, on your wrists and on the backs of each hand.

Never rinse your hands with water or wipe them with a towel after using a hand

2009 National Health Observances



December

1

World AIDS Day
Joint United Nations Programme on
HIV/AIDS

unaids@unaids.org
www.unaids.org/en/default.asp
Materials available

6-12

**National Handwashing
Awareness Week**

Henry the Hand Foundation
dr.will@henrythehand.com
www.henrythehand.com
Materials available
Contact: Dr. Will Sawyer

1-31

Safe Toys and Gifts Month
Prevent Blindness America
info@preventblindness.org
www.preventblindness.org

Materials available
Contact: PBA Consumer
and Patient Hotline

The Office Christmas Party and Legal Liability

Author: Ann MacDonald

It is after hours and the annual company holiday party is in full swing. It may be freezing outside, but it's heating up inside as you sip another glass of champagne and notice the cutie from marketing standing dangerously close to the mistletoe. What's the harm in offering to share your---ummm---merriment?

If you're a business owner, the answer is "plenty."

Such scenarios can be fraught with danger for employers. Not only are holiday parties subject to the normal "social host" laws that will hold them liable for drunken guests who create mayhem or worse, but they may also be facilitating sexual harassment.

It is traditional for business owners to invite employees to share a little holiday cheer each December. Certainly, parties can be a great way for companies to make employees feel appreciated and for people to relax, get to know each other and share the joys of the season. However, it is important to get familiar with the legal liabilities associated with hosting a business party---so that you can avoid potential problems and possibly, even lawsuits.

Alcohol Consumption

When you serve alcohol at a holiday party, you are taking responsibility for your guests' consumption. In many states, if a host serves more alcohol to a guest who is drunk, the host becomes liable if that guest then drives drunk and causes damage or injury. So, how can you limit the danger to your business when you are serving drinks?

Hire bartenders: Even if you have an open bar, it is better to have someone such as a bartender dispensing the alcoholic drinks. Instruct bartenders as to when to limit alcoholic service. That way, gatekeepers limit the access to the alcohol and can prevent inebriated people from further imbibing. Serve food: Make sure there are plenty of things to eat so that people are not drinking on empty stomachs; avoid having too many salty foods since these encourage people to drink more. Have plentiful soft drinks: Provide sodas, sparkling juices, bottled water and lots of other appealing "soft" drink options.

Hand out drink tickets: Give all attendees a limited number of tickets for the open bar; once the tickets are gone, they can purchase

their own drinks (reducing your liability) or drink the plentiful soft options.

Skip the alcohol altogether: Have an earlier holiday gathering such as a lunch banquet and do not serve alcohol.

Offer shuttles or taxis: Make it easy for employees travel to and from the party without driving.

Sexual Harassment

Sexual harassment can come in many forms and the holiday party can provide a perfect environment for most of them. By combining a relaxed, party atmosphere and alcohol, your holiday festivities can quickly erode sexual harassment occurrences at your winter shindig?

Remind everyone of the policies: Before the party, circulate a memo reminding people of your sexual harassment policies; let them know that the policies apply to events outside of the routine 9-5 environment. Remind supervisors of the rules and what to do if they witness or hear of potential harassment.

Have a dress code: Suggest a dress code for the party that keeps things professional. Avoiding provocative dress can alleviate some forms of harassment. Host a family event: Instead of limiting your party attendees to employees, invite their spouses or families. Consider inviting clients or business partners, since the presence of other people may help keep the event appropriate.

Avoid some traditions: While mistletoe may be your favorite decoration of the season, it really doesn't belong in the office. Avoid anything that could contribute to an environment of harassment.

Have Yourself a Merry Little Party

It is possible to have a legally safe holiday party at your office as long as you take care of your potential liabilities. Besides, serving less alcohol might prevent them from getting yet another picture of your "Santa sings karaoke" act.



Remind employees of the sexual harassment policies and that the policies apply to all company events, even those outside of the routine 9-5 environment.



Give out a limited number of drink tickets to attendees to help reduce your liability.



Avoid some traditions like mistletoe which, even though a holiday favorite decoration, may contribute an environment of harassment.

Announcements

DSI is proud to announce
two new members to our team!



Leilani Fajardo
Employee Benefits Account Manager

Leilani Fajardo has been in the health industry since 1998 with an extensive background in product marketing, underwriting, and customer service for both Small and Large Group clients. Her experience came from all facets of the industry, from the carrier and General Agent to other broker agencies. Throughout her career, her product knowledge along with her customer service skills allowed Leilani to provide excellent client satisfaction and build strong client relationships.

Leilani can be reached at (818) 676-0044
or leilani@dsinsuranceservices.com



Edwige Ligonde
Account Executive

Ed graduated with a BA in Economics and Sociology from prestigious UCLA. He is an OSHA certified account executive licensed in Life & Health. Ed's success as being a top 5 intern as well as a mentor to other representatives has helped him develop a keen expertise in the lines of Life & Disability Insurance. His wholeheartedness and warm personality makes working with Ed an undeniably enjoyable experience.

Ed can be reached at (818) 676-0044
or ed@dsinsuranceservices.com

How HIV is Transmitted

In observance of World AIDS Day

Source: CDC (Center for Disease Control and Prevention)

HIV is spread by sexual contact with an infected person, by sharing needles and/or syringes (primarily for drug injection) with someone who is infected, or, less commonly (and now very rarely in countries where blood is screened for HIV antibodies), through transfusions of infected blood or blood clotting factors. Babies born to HIV-infected women may become infected before or during birth or through breast-feeding after birth.

In the health care setting, workers have been infected with HIV after being stuck with needles containing HIV-infected blood or, less frequently, after infected blood gets into a worker's open cut or a mucous membrane (for example, the eyes or inside of the nose). There has been only one instance of patients being infected by a health care worker in the United States; this involved HIV transmission from one infected dentist to six patients. Investigations have been completed involving more than 22,000 patients of 63 HIV-infected physicians, surgeons, and dentists, and no other cases of this type of transmission have been identified in the United States.

Some people fear that HIV might be transmitted in other ways; however, no scientific evidence to support any of these fears has been found. If HIV were being transmitted through other routes (such as through air, water, or insects), the pattern of reported AIDS cases would be much different from what has been observed. For example, if mosquitoes could transmit HIV infection, many more young children and preadolescents would have been diagnosed with AIDS.

All reported cases suggesting new or potentially unknown routes of transmission are thoroughly investigated by state and local health departments with the assistance, guidance, and laboratory support from CDC. *No additional routes of transmission have been recorded*, despite a national sentinel system designed to detect just such an occurrence.

The following paragraphs specifically address some of the common misperceptions about HIV transmission.

Business and Other Settings

There is no known risk of HIV transmission to co-workers, clients, or consumers from contact in industries such as food-service establishments (see information on survival of HIV in the environment). Food-service workers known to be infected with HIV need not be restricted from work unless they have other

infections or illnesses (such as diarrhea or hepatitis A) for which any food-service worker, regardless of HIV infection status, should be restricted. CDC recommends that all food-service workers follow recommended standards and practices of good personal hygiene and food sanitation.

In 1985, CDC issued routine precautions that all personal-service workers (such as hairdressers, barbers, cosmetologists, and massage therapists) should follow, even though there is no evidence of transmission from a personal-service worker to a client or vice versa. Instruments that are intended to penetrate the skin (such as tattooing and acupuncture needles, ear piercing devices) should be used once and disposed of or thoroughly cleaned and sterilized. Instruments not intended to penetrate the skin but which may become contaminated with blood (for example, razors) should be used for only one client and disposed of or thoroughly cleaned and disinfected after each use. Personal-service workers can use the same cleaning procedures that are recommended for health care institutions.

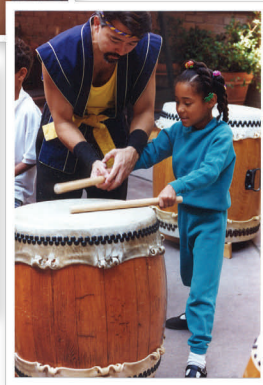
CDC knows of no instances of HIV transmission through tattooing or body piercing, although hepatitis B virus has been transmitted during some of these practices. One case of HIV transmission from acupuncture has been documented. Body piercing (other than ear piercing) is relatively new in the United States, and the medical complications for body piercing appear to be greater than for tattoos. Healing of piercings generally will take weeks, and sometimes even months, and the pierced tissue could conceivably be abraded (torn or cut) or inflamed even after healing. Therefore, a theoretical HIV transmission risk does exist if the unhealed or abraded tissues come into contact with an infected person's blood or other infectious body fluid. Additionally, HIV could be transmitted if instruments contaminated with blood are not sterilized or disinfected between clients.

For more information
on HIV and Its Transmission...

CDC National AIDS Hotline:
1-800-342-AIDS (2437)
Spanish: 1-800-344-SIDA (7432)
(HIV and STDs)
Deaf: 1-800-243-7889

Internet Resources:
DHAP: <http://www.cdc.gov/hiv>
NCHSTP: <http://www.cdc.gov/nchstp/od/nchstp.html>
NPIN: <http://www.cdcnpin.org>

Client Corner



"DSI is committed to assisting our clients in furthering their missions through promoting their causes. As you review budgets please consider CII as a possible cause to contribute to. They have been serving Southern California for over 100 years in hopes of healing children traumatized by violence and abuse."

*Thank you, Danone Simpson
President
Danone Simpson Insurance Services LLC*

Children's Institute (CII) helps children who have been affected by violence in their homes or communities. Since 1906, CII has been serving at-risk children and families throughout Los Angeles County. CII provides healing and support so traumatized children can recover and lead healthy lives. We lead children away from tragic outcomes and on the path toward opportunity and achievement.

Our comprehensive approach to working with children and families is built upon four basic principles: Traumatized children can be healed. Violence – in the family and community – can be prevented. Early intervention is critical. And a strong safety net is essential. CII's programs strive for two main goals: To heal children who have already been hurt; and to protect them from getting hurt again – or from ever being hurt in the first place. We believe no child is beyond hope.

Our work is focused on creating *safe children, strong families and healthy communities*. Call or visit us online: **213.385.5100** | www.childrensinstitute.org

Workplace Eye Safety

Why is eye safety at work important?

Eye injuries in the workplace are very common. More than 2,000 people injure their eyes at work each day - 10% to 20% of those injuries will cause temporary or permanent vision loss. About 1 in 10 require one or more missed workdays to recover. Experts believe that eye protection could have lessened the severity or even prevented 90% of eye injuries.

What are the common causes of eye injuries?

- Flying objects (bits of metal, glass)
- Tools
- Particles
- Chemicals
- Harmful radiation
- Any combination of these or other hazards

What is my best defense against an eye injury?

- Know the eye safety dangers at work-complete an eye hazard assessment
- Eliminate hazards before starting work. Use machine guarding, work screens, or other engineering controls
- Use proper eye protection

When should I protect my eyes at work?

You should wear safety eyewear whenever there is a

chance of eye injury. Anyone working in or passing through areas that pose eye hazards should wear protective eyewear.

What type of safety eyewear is available to me?

- Non-prescription and prescription safety glasses
- Goggles
- Face shields
- Welding helmets
- Full-face respirators

What type of safety eye protection should I wear?

The type of safety eye protection you should wear depends on the hazards in your workplace. If you are working in an area that has particles, flying objects, or dust, you must at least wear safety glasses with side protection (side shields). If you are working with chemicals, you should wear goggles. If you are working near hazardous radiation (welding, lasers, or fiber optics) you must use special-purpose safety glasses, goggles, face shields, or helmets designed for that task.

What is the difference between glass, plastic, and polycarbonate safety lenses?

All three types of safety lenses meet or exceed the requirements for protecting your eyes.

Glass lenses

- Are not easily scratched

- Can be used around harsh chemicals
- Can be made in your corrective prescription
- Are sometimes heavy and uncomfortable

Plastic lenses

- Are lighter weight
- Protect against welding splatter
- Are not likely to fog
- Are not as scratch-resistant as glass

Polycarbonate lenses

- Are lightweight
- Protect against welding splatter
- Are not likely to fog
- Are stronger than glass and plastic
- Are more impact resistant than glass or plastic
- Are not as scratch resistant as glass

Yes, eye protection works. [The Wise Owl Program](#), sponsored by Prevent Blindness America, has recognized more than 86,000 people who avoided losing their sight in a workplace accident because they were wearing proper eye protection.

For more information on eye safety, email info@preventblindness.org or call 1-800-331-2020



We wish you a Safe & Happy Holiday Season



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DANONE SIMPSON
Insurance Services LLC



Defining Long Term Care Insurance

By [Dan B Black](#)

Long Term Care (LTC) includes a very wide range of medical and support services for both young and old. As we get older, we become susceptible to many conditions and illnesses. However, often enough these aren't ailments that threaten our lives and require constant medical attention. More readily, they are things that simply make everyday life a struggle. Mental disorders, such as Alzheimers or physical debilitation like Parkinson's can limit your capability to function independently. Long Term Care, instead of being just medical therapy, gives you the assistance you need to accomplish your day by day goals, even if those goals include simply getting up in the morning.

The need for long-term care help might be due to a terminal condition, disability, illness, injury or the infirmity of old age. Estimates by experts are that at least 60% of all individuals will need extended help in one or more of the areas above during their lifetime. The need for long-term care may only last for a few weeks or months or it may go on for years. It all depends on the underlying reasons for needing care.

The supervision you require can be given in a LTC Facility, such as a nursing home or assisted living residence, or a nurse or other care professional can visit your home. The degree to which your life needs some help can be determined, with a visitor coming to help you with the aspects of your schedule that give you the most difficulty.

The goal of Long Term Care is to maximize your self-reliance by reducing the time and effort some of your more demanding activities might take as a result of some condition. The time you have free should best be left up to you and not a crippling medical condition.

Source: <http://ezinearticles.com/?Defining-Long-Term-Care-Insurance&id=3217105>



In Good Health

December 2009

*We wish you all a
Healthy, Safe & Happy
Holiday Season*



Orange Cranberry Relish



Prep Time: 10 minutes
Yield: 10 Servings

Things you will need:

- 1 navel orange
- 1 12-ounce bag fresh cranberries
- 1/2 cup sugar
- 1/8 teaspoon cinnamon

Instructions

Step one:

Finely grate 2 teaspoons zest from orange. Cut away and discard peel and pith from orange, then cut sections free from membranes.

Step two:

Pulse cranberries with zest, orange sections, sugar, and cinnamon in a good processor until finely chopped. Chill, covered, at least 2 hours to allow flavors to develop.

Note: Relish can be chilled up to 3 days.

Simple Prevention - As close as your hands

Source: <http://web.stlawu.edu/health/hands.htm>

Can you believe one of the easiest and most inexpensive preventative medicine strategies is literally available at your fingertips and costs less than one penny? It is called hand washing. According to the US Centers for Disease Control, "Hand washing is the single most important means of preventing the spread of infection." Hand-transmission is a critical factor in the spread of bacteria and viruses causing diseases such as colds, flu and foodborne illness.

What happens if you do not wash your hands frequently? You can pick up germs from other sources such as food to hands, hands to food, hands to others and hands to objects. Your hands will infect

you when you touch your eyes, nose or mouth. And before you know it, everybody is getting sick. Other more serious diseases are spread through this type of contact including hepatitis A, meningitis, and infectious diarrhea. So how often should you wash your hands? Often! Probably more often than you do now. Germs are everywhere – you can't see them but they are out there. It is especially important to wash your hands:

- After coughing or sneezing (if you covered your nose or mouth with your hand).
- Before, during, and after you prepare food.

- Before you eat, and after you use the bathroom.
- When your hands are dirty, and more frequently when someone you live with is sick.

Just in case you want to know how to do it right....

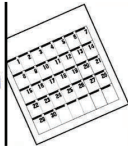
1. First wet your hands and apply liquid or clean bar soap. Place the bar soap on a rack and allow it to drain.
2. Next rub your hands vigorously together and scrub all surfaces.
3. Continue for 10 - 15 seconds or about the length of a little tune. (Dave Matthews per-

haps) It is the soap combined with the scrubbing action that helps dislodge and remove germs.

4. Rinse well and dry your hands.
5. If you really want to protect yourself in a public restroom use a paper towel to open the door after you have washed your hands.



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Contact: Dr. Will Sawyer

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Materials available
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and Patient Hotline

Healthy Living, Healthy Vision

Source: www.preventblindness.org

Take Care of Yourself!

Good health is an important part of good vision. The healthier you are, the better chance you have of avoiding risks to your eyes.

Eat Healthy Foods!

Lifelong good nutrition may lower your risk of some eye diseases. By eating a healthy, balanced diet, you will have a better chance of staying healthy and keeping your eyes healthy.

In October 2001, the National Eye Institute (NEI) released a study called the Age-related Eye Disease Study (AREDS). This study found that people who were at risk of developing advanced age-related macular degeneration (AMD) benefited from pharmacological-level doses of zinc, vitamins C and E, and beta-carotene.



Talk to your doctor before adding vitamins to your diet!

Also, other research has suggested that a lifetime diet rich in certain dark green vegetables, such as spinach and kale, may reduce your risk of getting AMD.

Another way that your vision can benefit from a healthy diet is that by eating healthy foods, you will lower your risk of developing other diseases, such as diabetes, which can lead to diabetic eye disease. Diabetes is also a risk factor for developing glaucoma.

Stay Active!

Staying active is part of a healthy lifestyle that can improve your overall health. Exercising regularly can reduce your risk of developing problems that can lead to eye disease.

Talk to your doctor before starting an exercise program.

Control Your Blood Pressure!

Controlling your blood pressure is not just a good idea for your heart. It is also a good idea for protecting your eyesight. High blood pressure can increase your risk for glaucoma. It may also increase your risk for diabetic retinopathy if you have diabetes.

Protect Your Eyes from the Sun

You already know that you need to wear sunscreen to protect your skin from ultraviolet (UV) rays when you are outdoors. But do you know that you also need to wear protective sunglasses to protect your eyes from those same UV rays?

UV rays may be related to some eye diseases later in life, such as macular degeneration, cataracts and even skin cancer around the eyelids. They can also cause corneal sunburn, called photokeratitis, which can lead to temporary vision loss.

Everyone who spends time outdoors (including children) should wear sunglasses and a wide brimmed hat. Your sunglasses should fit well and be able to absorb 99-100% of both UV-A and UV-B rays.

