



DANONE SIMPSON
Insurance Services LLC

Monthly Newsletter for the Employer

Wellness and Safety

news

March 2010

World
Kidney
Day



2010
National Health
Observances



WORLD KIDNEY DAY

Thursday, March 11, 2010

World Kidney Day (WKD) is a global health awareness campaign focusing on the importance of our kidneys to our overall health and reducing the frequency and impact of kidney disease and its associated health problems worldwide. The 2010 campaign will focus on Diabetes and high blood pressure, the leading cause of Chronic Kidney Disease as well as to encourage systematic screening of all patients with diabetes and hypertension for CKD.

The International Society of Nephrology (ISN) is a not-for-profit society dedicated to advancing the diagnosis, treatment, and prevention of kidney diseases in the developing and developed world. With over 9,000 professional members in 126 countries, the ISN provides a widely connected platform for scientific exchange between healthcare professionals around the world. The Society will celebrate its 50th anniversary in 2010.

About the International Federation of Kidney Foundations (IFKF)



The IFKF, a not-for-profit federation founded in 1999, currently has a membership of 63 kidney foundations and patient groups in 41 countries. IFKF advocates worldwide to improve the health, well-being and quality of life of individuals with kidney disease; disseminates standards of best practice of treatment and care; assists with the establishment of kidney foundations in countries where they do not yet exist; facilitates educational programs for its members; and promotes kidney disease research.

Source: www.worldkidneyday.org

Brain
Awareness
Week

National
Nutrition
Month



Eye Wash
Stations
are Critical

If detected early, Chronic Kidney Diseases can be treated—thereby reducing other complications and dramatically reducing the growing burden of deaths and disability from chronic renal and cardiovascular disease worldwide.

World Kidney day is a joint initiative of the International Society of Nephrology (ISN) and the International Federation of Kidney Foundations (IFKF).

About the International Society of Nephrology (ISN)



Tenant
Discrimination
Insurance

Cal/OSHA
10-Hour
Workshop



Healthy Vision at the Computer

Source: *American Optometric Association*

People who sit in front of a computer for long periods of time often encounter a variety of uncomfortable symptoms. Headaches, neck strain, backaches and wrist pain are common, but, sadly, the most prevalent symptoms of prolonged computer use—eye strain, blurred vision and dry eye—are often overlooked. In fact, eye and vision problems are the most frequently reported health care problems among computer users.

requires specific vision skills, which add further demands to the visual system and contribute to eye and vision discomfort.

Tips for Health, Comfortable Vision at the Computer

While decreasing time spent at a computer may not be an option, there are ways to maximize healthy vision for comfortable use of the computer.

Computer Vision Syndrome

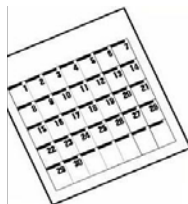
These symptoms contribute to computer vision syndrome, which the American Optometric Association defines as “the complex of eye and vision problems related to near work that are experienced during or related to computer use.”

- Have a regular comprehensive eye exam. (Be certain to tell your optometrist about the computer work you do).

- Wear glasses that are specifically designed to function comfortably at the computer.

- Rest the eyes
- Blink forcefully
- Use a humidifier
- Instill artificial tears

Save Your
Vision
Month



Sitting at a computer generally causes a person to look straight ahead for long stretches, work in a dry office or home environment, and to blink less often. These factors can lead to vision problems. Additionally, computer use



National
Colorectal Cancer
Awareness
Month



Eye Wash Stations Are Critical



Protecting eyesight is very important, thus making eye wash stations critical when working around chemicals. Most chemical work environments require their employees to wear safety glasses, but we all know accidents can happen and eyewash stations provide

an effective means of emergency treatment for when chemicals come into contact with the eyes. The first fifteen seconds following exposure are critical and having a professional eyewash station is just what you need!

Not having an emergency eye wash station available for the protection of your employees' eyes is one of the most issued OSHA citations. According to the OSHA standards, specifically §1910.151(c), eyewash stations need to be located no more

than 10 seconds (or less than 25 feet away) within the work area, and where a strong acid or caustic is used, the station should be immediately adjacent to the hazard area. In addition, the eye wash stations "should contain enough water to provide for 15 minutes of continuous use."

A complete line of eyewash stations are available to any company, including portable, wall mount, heat-traced drench showers, faucet mount and floor mount models. However, make sure that your wash station has a gravity flow that precisely meets OSHA's 15-minute continuous flow time. In essence, portable eye wash stations must meet OSHA requirements. It's essential to comply with these requirements so your people can be rest assured that they will get the aid they need in case of an emergency, and OSHA will be happy!

"Where the eyes or body of any person may be exposed to injurious corrosive materials, suitable

facilities for quick drenching or flushing of the eyes and body shall be provided within the work area for immediate emergency use."

Source: <http://www.osha.gov>; <http://www.allsafetyproducts.biz/site/323655/page/48632>



Wall Mounted Eye Wash Station

5 reasons all companies need Cyber Liability Coverage



1 Companies that rely on computers to store information are exposed to network security breaches. Nearly every company in any industry today stores sensitive information about their customers and employees on a network. These clients may have exposure to security breaches that can compromise or damage sensitive information and disrupt operations upon which their customers depend. Anyone affected by breaches may take action against those who they think are responsible. Critical cyber liability coverage provides adequate protection and defends clients who sustain such breaches.

2 Claims can be for identity theft or any information or data, not just website content. The sensitive information most businesses hold is not primarily on a website or related to internet operations. Valuable information, such as tax identification numbers, credit card numbers, bank account numbers, others' trade secrets, proprietary or confidential information, or customers' or employees' private information, is more frequently stored on an internal network. These programs provide broad liability coverage for companies' most sensitive data stored on computer networks, not just websites.

3 New laws require your clients to notify anyone affected by a security breach. Recently, laws have been enacted in many jurisdictions that require your clients to notify anyone whose private information may be at risk after a breach occurs. Cyber liability coverage helps defray the notification cost, including printing and mailing costs that may be substantial, with no deductible.

4 Cyber Liability Insurance offers worldwide coverage. Networks and businesses today are "borderless." Claims can originate from anywhere in the world. Certain programs cover third-party claims related to privacy injury, identity theft or network damage incidents that can occur worldwide.

5 Cyber Liability Coverage is attractively priced and easy to obtain. Minimum annual premium begins at \$500, making this coverage affordable even for smaller businesses.

Who Should buy this coverage?

- Retail and wholesale establishments that accept credit card transactions-on and off-line.
- Service occupations such as printers, accountants, lawyers, etc.
- Manufacturers
- Financial Services to include banks and mortgage brokers.
- Medical offices, pharmaceutical companies, and other healthcare service providers.
- Non-Profit agencies accepting donations on-line or store personal data on clients.
- Any company that stores their employee's non-public private information on a network.

National Colorectal Cancer

Awareness Month

Written by Ed Ligondé, Account Executive with DSI

It isn't the most talked about diagnosis in everyday living due to its embarrassing nature and certain parts of the body that it affects, but it is definitely one of the leading causes of cancer in both males and females.

What is Colorectal Cancer?

Colorectal cancer, also known as colon cancer, is a malignant tumor arising from the inner wall of the large intestine or rectum. Most colorectal cancers develop first as colorectal polyps, which are abnormal growths inside the colon or rectum that can later develop into cancer. Some of the risk factors for colorectal cancer incorporate colon polyps, long standing ulcerative colitis as well as heredity. It aggressively affects both men and women of all racial and ethnic groups behind prostate and lung cancer for men, and breast cancer and lung cancer for women. This cancer is also most often found in people aged 50 years or older in the United States; however does not discriminate due to age, gender or ethnic background.

Early Detection

If everybody aged 50 or older has regular screening test, as many as 80% of deaths from colorectal cancer could be prevented.

Colorectal cancer screenings saves lives. Screenings can find precancerous polyps so that they can be removed before turning into cancer. Screenings also help find colorectal cancer at an early stage, since at this point it is highly treatable and can often lead to a cure. In cases where cancer is present, earlier detection via screenings in most cases means a chance at a longer life.

Treatment

The choice of treatment depends mainly on the location of the tumor in the colon or rectum and the stage of the disease. Treatment for colorectal cancer may involve surgery, chemotherapy, biological therapy or radiation therapy. Some people have a combination of treatments.

Because cancer treatments often damage healthy cells and tissues, side effects are common. Side effects depend mainly on the type and extent of the treatment. Side effects may not be the same for each person, and they may change from one treatment session to the next. Before treatment starts, your health care team will explain possible side effects and suggest ways to help you manage them.

Awareness

Lack of general public awareness of the disease has limited funding for research, kept colon cancer patients unaware of their treatment options and prevented early detection and treatment in far too many cases. Be informed and prevent this disease and its consequences. National Dress in Blue Day is a promotion by the Colon Cancer Alliance to encourage individuals, families and businesses support awareness of colorectal cancer and the incredibly important role of screenings.

To help promote awareness of colorectal cancer, visit the Colon Cancer Alliance at www.ccalliance.org.

Source: www.ccalliance.org

Tenant Discrimination Insurance - ADA Compliance

Tenant Discrimination Insurance (TDI) is a relatively new insurance product that protects rental property owners and managers against the rising number of tenant discrimination lawsuits.

Property owners and managers can be sued for discrimination even when they have done nothing wrong. The rising number of housing discrimination complaints and a more aggressive pursuit of violations of the Fair Housing Act by HUD and The Department of Justice means greater liability exposure for income property owners and managers.

Tenant Discrimination Insurance provides residential, commercial and industrial property managers and owners a defense from lawsuits and allegations from prospective, current and former tenants alleging discrimination, retaliatory eviction or lack of handicap accessibility.

TDI is a claims-made policy that provides first dollar defense against lawsuits alleging discrimination of fair housing on the basis of protected classes, non-compliance with occupancy

standards, harassment or wrongful eviction.

A TDI policy also protects the property owner and manager from legal action initiated through regulatory agencies charged with the administration of fair housing laws.

Tenant Discrimination insurance can provide coverage against claims based on the Fair Housing Act, Fair Credit Reporting Act, ADA, class action lawsuits, and claims brought by HUD or other regulatory agencies. Additional coverage's may be available through additional endorsements.

Paid-on-behalf coverages for commercial and residential property owners include full prior acts for most risks and punitive damages where insurable by law. Costs of attorney fees, associated expenses, losses and settlements in defense of lawsuits or administrative claims by prospective, current, and past tenants, applicants or other non-employee claimants are paid according to policy limits.

Source: Westrope.com

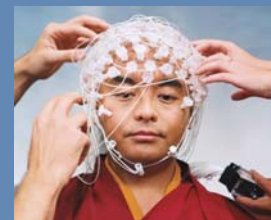
Source: www.tenantscreeningnow.com



Celebrating 15 Years of Education and Outreach about the Brain

Brain Awareness Week (BAW) is the global campaign to increase public awareness about the progress and benefits of brain research. Every March BAW unites the efforts of universities, hospitals, patient groups, government agencies, schools, service organizations, and professional associations worldwide in a week-long celebration of the brain. Founded and coordinated by the Dana Alliance for Brain Initiatives and European Dana Alliance for the Brain, BAW is celebrating its fifteenth anniversary campaign in 2010.

During BAW, campaign partners organize creative and innovative activities in their communities to educate and excite people of all ages about the brain and brain research. Events are limited only by the organizers' imaginations. Examples include open days at neuroscience laboratories; museum exhibitions about the brain; lectures on an array of brain-related topics; displays at malls, libraries, and community centers; classroom workshops; and many other activities and programs.



Brain Awareness Week (BAW)





Cal/OSHA 10 General Industry Certification Workshop

Com join us for the NEW Cal/OSHA 10 Certification Workshop Course.
This workshop offers the first Cal/OSHA certifications in California.

When: Thursday, March 25, 2010

Time: 7:30AM to 6:00PM

Where: Airtel Plaza Hotel
7277 Valjean Avenue
Van Nuys, CA 91406

Cost: \$100 per person

DSI Clients are Free

Presented by



DANONE SIMPSON
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Join us to become
Cal/OSHA Certified

Register Today
Limited Seating



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For more information or registration please call Andrea at (818) 676-0044, email her at andrea@dsinsuranceservices.com
or visit our website at www.dsinsuranceservices.com and click on "Seminars and Workshops"

Portobello and Broccoli Stir-Fry

from the American Institute for Cancer Research

Ingredients

- | | |
|----------------------------------|---|
| 2 cups cooked brown rice | 6 oz. Portobello mushroom caps, gills scraped, cut into ¾-inch pieces |
| 1/2 cup water, divided | 1 red bell pepper, cut into 1/4-inch strips |
| 2 Tbsp. reduced-sodium soy sauce | 1/2 cup bean sprouts (optional) |
| 1 Tbsp. hoisin sauce | 2 cloves garlic, minced |
| 1 tsp. honey | 3 cups fresh broccoli florets |
| 2 tsp. cornstarch | 3/4 cup chopped cabbage |
| Vegetable cooking spray | 2 Tbsp. toasted sesame seeds |
| 1 onion, cut into thin wedges | 1 orange, sliced into 8 wedges |

Directions

1. Prepare rice, cover and keep warm. Set aside.
2. In a glass mixing bowl combine ¼ cup water, soy sauce, hoisin sauce, honey and cornstarch to make sauce and set aside.
3. Spray large skillet or wok with cooking spray and place over medium-high heat. When hot add mushrooms, onion, pepper, bean sprouts, and garlic and stir-fry for about 3 minutes.
4. Add ¼ cup water, broccoli and cabbage and cover. Cook 4 to 5 minutes until they are tender crisp, stirring occasionally. Add sauce. Cook and stir 2 to 3 minutes until sauce begins to thicken and becomes bubbly.
5. Serve over rice and top with sesame seeds. Sliced orange wedges are optional.



Makes 4 servings.

Per serving: 220 calories,
3.5 g total fat (0 g saturated fat),
42 g carbohydrate, 7 g protein,
6 g dietary fiber, 360 mg sodium.



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Poor Sleep Affecting Accuracy and Attitude on the Job

Do you ever have a day where you find that you are staring into space more than you are actually getting things done? Or, have read a sentence over and over and it still doesn't make sense. Or, maybe you have headaches or debilitating migraines that make it difficult for you to think.

Employees are paying a high price for too little sleep when it comes to work productivity, according to new statistics from the Better Sleep Council (BSC).

"Some believe you can accomplish more if you spend less time sleeping, but limited sleep can affect every aspect of your life, including job performance," said Dr. Bert Jacobson, Better Sleep Month spokesperson and author of the new study *Subjective Rating of Perceived Back Pain, Stiffness and Sleep Quality Following Introduction of Medium-Firm Bedding Systems*. "In fact, sleep deprivation impacts your level of alertness, your productivity and your ability to socially interact with colleagues."

Studies estimate that sleep deprivation currently costs U.S. businesses nearly \$150 billion annually in absenteeism and lost productivity. And Better Sleep Month survey respondents reported sleep deprivation impaired their quality and accuracy of work (31 percent), clear thinking or judgment (31 percent) and memory of important details (30 percent).

Survey results also showed that tired employees are turning instead to quick-fix performance enhancers to remedy their sleep deficiency problem, including:

- Drinking coffee or other caffeinated drinks (33 percent)
- Taking a nap (17 percent)
- Going outside for fresh air (18 percent)

Tips to Improve Sleep and Work Productivity

1.) Pay your sleep debt. Getting even 30 minutes less sleep than your body needs can lead to accumulated sleep debt, which has both short-and long-term consequences for health, mood and performance, both on and off the job. It's important to schedule 8 hours of sleep each night (7.5 to 8.5 is optimal) and maintain a regular sleep and wake schedule, even on the weekend.

2.) Bedroom business. Use your bedroom for sleep and intimacy only. The bedroom should be an uncluttered environment that is relaxing, comfortable and conducive to sleep and relaxation. Keep work, computers and televisions out of the bedroom!

3.) Kick the caffeine habit. Research shows that caffeine interferes with getting a restful night's sleep and waking refreshed in the morning. Avoid tea, coffee and soft drinks close to bedtime.

4.) Make the investment. You spend one-third of your life in bed. Be sure to invest in the best quality and most comfortable mattress you can afford to ensure a great night's rest for a healthier, happier and more productive you.

5.) Keep it dark, quiet and cool. Experts will tell you that these three elements will aid in your sleep success.

Source: <http://www.bettersleep.org>
Source: <http://www.evancarmichael.com/Productivity/3333/concentration-and-Sleep-an-Important-Combination.html>



March 15-25, 2010

BRAIN TEASERS & RIDDLES

1.) Heart of darkness, coat of grain
Was once alive, now feels no pain
Never walks, but leaves a trail
Circle head and pointed tail
Grows shorter as the day goes on
Its waistline is a hexagon
What am I?

2.) A farmer challenges an engineer, a physicist, and a mathematician to fence off the largest amount of area using the least amount of fence.

The engineer made his fence in a circle and said it was the most efficient.

The physicist made a long line and said that the length was infinite. Then he said that fencing half of the Earth was the best.

The mathematician laughed at the others and with his design, beat the others. What did he do?

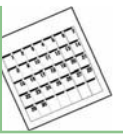
3.) A bear walks south for one kilometer, then it walks west for one kilometer, then it walks north for one

kilometer and ends up at the same point from which it started. What color was the bear?

4.) There are 2 fathers and 2 sons. One day they are hungry and decide to get a pizza. They can only divide the pizza into thirds. How do the 2 fathers and 2 sons get equal amounts of pizza?

Answers

- 1.) A pencil.
- 2.) The mathematician made a small fence around himself and declared himself to be on the outside.
- 3.) The bear was white because it is a polar bear. The only place on earth where a bear can go south, west and north equal distances and end up where it started is the North Pole.
- 4.) There are three generations of fathers and sons; the grandfather, the father who is also a son, and the son.



Food, Nutrition and Health Tips from the American Dietetic Association

Step Up to Nutrition and Health

The food and physical activity choices made today—and everyday— affect your health and how you feel today and in the future. Eating right and being physically active are keys to a healthy lifestyle. The Dietary Guidelines for Americans, 2005, can lead the way to a healthier you.

Make smart choices from every food group

Give your body the balanced nutrition it needs by eating a variety of nutrient-packed foods every day. Just be sure to stay within your daily calorie needs.

A healthy eating plan:

- Emphasizes fruits, vegetables, whole grains and fat-free or low-fat milk and milk products.
- Includes lean meats, poultry, fish, beans, eggs and nuts.
- Is low in saturated fats, trans fats, cholesterol, salt (sodium) and added sugars.

Get the most nutrition out of your calories

Choose the most nutritionally rich foods you can from each food group each day—those packed with vitamins, minerals, fiber, and other nutrients but lower in calories.

- Focus on fruits. Eat a variety of fruits—fresh, frozen, canned or dried. For a 2,000 calorie diet, you need 2 cups of fruit each day.

- Vary your veggies. Eat more orange and dark green vegetables such as carrots, sweet potatoes, broccoli and dark leafy greens. Include beans and peas and lentils more often.
- Get your calcium-rich foods. Have 3 cups of low-fat or fat-free milk—or an equivalent amount of low-fat yogurt and /or low-fat cheese every day (1 ½ ounces of cheese equals 1 cup of milk). If you don't or can't consume milk, choose lactose-free milk products and/or calcium-fortified foods and beverages.
- Make half your grains whole. Eat at least 3 ounces of whole-grain cereals, breads, crackers, rice or pasta everyday. Look to see that grains such as wheat, rice, oats, or corn are referred to as "whole" in the list of ingredients.
- Go lean with protein. Choose lean meats and poultry. Bake it, broil it or grill it. And vary your protein choices with more fish, beans, peas, nuts and seeds.
- Know the limits on fats, salt and sugars. Read the Nutrition Facts label on foods. Look for foods low in saturated fats and trans fats. Choose and prepare foods

and beverages with little salt (sodium) and/or added sugars.

Find your balance between food and physical activity

Regular physical activity is important for your overall health and fitness—plus it helps control body weight, promotes a feeling of well-being and reduces the risk of chronic diseases.

- Be physically active for at least 30 minutes most days of the week.
- For even greater health benefits and to help control body weight, be physically active for about 60 minutes a day.

Consider This:

If you eat 100 or more food calories a day than you burn, you'll gain about 1 pound in a month. That's about 10 pounds in a year. The bottom line is that to lose weight, it's important to reduce calories and increase physical activity.



What is Kidney Disease?

Kidney Disease is more common than you may think

An estimated 26 million American adults have Chronic Kidney Disease and millions of others are at increased risks.

By 2010, approximately 725,000 people will have End-Stage Renal Disease, which means they have progressed to the final stage of kidney failure and will need dialysis or a kidney transplant to keep them alive.

What are the warning signs of Kidney Disease?

Kidney disease usually affects both kidneys. If the kidneys' ability to filter the blood is seriously damaged by disease, wastes and

excess fluid may build up in the body. Although many forms of kidney disease do not produce symptoms until late in the course of the disease, there may be warning signs of kidney disease:

- High blood pressure
- Blood and/or protein in the urine
- Puffiness around the eyes
- Swelling of hands and feet

You may also have an increased risk for kidney disease if you:

- Are older
- Have diabetes
- Have a family member who has chronic kidney disease
- Are an African American, Hispanic American, Asian and Pacific Islander or

American Indian

If you or a member of your family has any of the above symptoms, please see your doctor who will perform simple tests to determine whether kidney disease is present.

Source: National Kidney Foundation

