



Leader Photo by TREY HILL

**AN OPEN-DOOR POLICY** – Looking through a wall section containing a doorway, Mike Graves, foreman for Speed Fab-Crete, supervises the installation of walls going up on the new tornado shelter under construction in Emory. A caravan of trucks began delivering wall sections on Tuesday, April 12, from Speed Fab-Crete's plant in Kennedale. With wall sections in place, steel roof girders went up and installation began on concrete ceiling sections. When completed and not in use as a tornado or emergency shelter, the Emory Development Corp. (EDC) plans to rent the building for occasions such as civic and club meetings, family reunions, wedding rehearsals/receptions, etc.

FINANCIAL EDUCATION

# Insurance reality check

By JASON ALDERMAN  
Directs Visa's financial education programs

When it comes to insurance, many people face the Goldilocks dilemma: Am I buying too much coverage, not enough or just the right amount? How do you determine proper insurance levels while ensuring you don't waste money on unneeded coverage – or worse, leave your family exposed?

The following are a few considerations:

Everyone needs **medical insurance**. One serious accident or illness could wipe out your savings and plunge you into

debt or bankruptcy. If covered through your employer, carefully compare all plans offered. Consider how other factors add up – deductibles, copayments, allowed/disallowed benefits, out-of-network charges, medication charges etc. Also compare options available through your spouse's job.

If you're not covered, explore other options:

- If recently laid off, ask about COBRA continuation coverage through your former employer.

- If under age 26, you may be able to enroll in a parent's plan. Visit [www.healthcare.gov](http://www.healthcare.gov) for details.

- High-deductible plans provide comprehensive coverage at much lower premiums than low-deductible plans.

- Most states provide high-risk insurance for people who don't qualify for private insurance. Visit [www.naschip.org](http://www.naschip.org) for information.

**Car insurance.** Most states require car insurance for good reason: It protects you financially should you cause an accident or be hit by an uninsured driver. Rates vary considerably depending on coverage and deductible levels for liability; uninsured motorist and collision; age and driving record; vehicle year and model; number of insured family members; and security features (alarm, airbags, secured parking etc.)

To lower car insurance costs, Ruth Stroup, a Farmers Insurance Group agent from Oakland, California, suggests:

- Comparison shop with other carriers.
- Increasing your deductibles.
- Ask about discounts for safe drivers, age 55+, etc.

**Homeowners insurance.** Your home is probably your largest investment, so don't risk losing it and its contents through an unforeseen disaster, accident or robbery. Renters also need insurance: Although the building is insured by the owner, your contents are not. A few tips:

- Review to adjust for inflation, home improvements, new possessions, etc.
- Compare your rate with other insurance carriers.

Don't forego critical coverage to save a few bucks: It's not worth it in the long run.

FDA

# First new lupus drug approved in 56 years

The U.S. Food and Drug Administration recently approved Benlysta (belimumab) to treat patients with active, autoantibody-positive lupus (systemic lupus erythematosus) who are receiving standard therapy, including corticosteroids, antimalarials, immunosuppressives and nonsteroidal anti-inflammatory drugs.

Benlysta is delivered directly into a vein (intravenous infusion) and is the first inhibitor designed to target B-lymphocyte stimulator (BLyS) protein, which may reduce the number of abnormal B cells thought to be a problem in lupus.

Prior to Benlysta, FDA last approved drugs to treat lupus, Plaquenil (hydroxychloroquine) and corticosteroids, in 1955. Aspirin was approved to treat lupus in 1948.

Lupus is a serious, potentially fatal, autoimmune disease that attacks healthy tissues. It disproportionately affects women and usually develops between ages 15 and 44. The disease affects many parts of the body including the joints, the skin, kidneys,

lungs, heart and the brain. When common lupus symptoms appear (flares) they can present swelling in the joints or joint pain, light sensitivity, fever, chest pain, hair loss and fatigue.

Estimates vary on the number of lupus sufferers in the United States ranging from approximately 300,000 to 1.5 million. People of all races can have the disease; however, African American women have a three times higher incidence (number of new cases) than Caucasian women.

"Benlysta, when used with existing therapies, may be an important new treatment approach for health care professionals and patients looking to help manage symptoms associated with this disease," said Curtis Rosebraugh, M.D., M.P.H., director of the Office of Drug Evaluation II in the FDA's Center for Drug Evaluation and Research.

Two clinical studies involving 1,684 patients with lupus demonstrated the safety and effectiveness of Benlysta. Results suggested, but did not definitively establish, that some patients had a reduced likelihood of severe

flares, and some reduced their steroid doses.

African American patients and patients of African heritage participating in the two studies did not appear to respond to treatment with Benlysta. The sponsor has agreed to conduct an additional study of people with those backgrounds to further evaluate the safety and effectiveness of Benlysta for this subgroup of lupus patients.

The most common side effects in the studies included nausea, diarrhea and fever (pyrexia). Patients also commonly experienced infusion reactions, so pre-treatment with an antihistamine should be considered.

Human Genome Sciences Inc., developed Benlysta and will co-market the drug in the United States with GlaxoSmithKline.

For more information on lupus or other health related concerns, go to FDA Website [www.fda.gov](http://www.fda.gov), for consumer inquiries call 888-INFO-FDA or go to National Health Institute Website [www.nih.gov](http://www.nih.gov).

SPRY LIVING

# Listen to your body

"Listen to your body," health experts tell us time and again. But are those itches, aches and pains signs of something serious or the harmless byproducts of a life well-lived? It's not always that easy to tell.

"Being in tune with your body can give you important clues about your health," says Dr. Allen Anandarajah, director of the Early Arthritis Clinic at the University of Rochester Medical Center (N.Y.). But clues are merely clues — not diagnoses. Here's a lineup of seven signals that something could be amiss. To know for sure if that little symptom is a red flag for a big problem though, ask your doctor. "No question is too small," Anandarajah says.

### Numb Skin

Could be: Shingles. Although typically characterized by a painful band of blisters wrapping around one side of your torso from your breastbone to your spine, shingles often first reveal themselves via a tingly, itchy patch of skin up to a month before blisters form.

Do this: If you see the beginnings of a red blotchy rash, see a doctor: If shingles are detected during the first 72 hours, prescription antiviral medications like Valtrex will kill the virus and block the pain.

### Mouth Sores

Could be: Anemia or low iron. When we're not getting enough iron, fatigue and changes in the tongue and mouth are some of

the first signs of a deficiency, says Dr. Mark Fendrick of the University of Michigan School of Public Health.

Do this: Add protein-rich foods like eggs and seafood to your diet, and take a multivitamin to cover your bases. If symptoms don't go away after a few weeks, your doctor can determine if you have anemia with a simple blood test. Supplements can reverse the condition.

### Pitted Nails

Could be: Psoriasis, a common autoimmune skin disease. Psoriasis is usually characterized by thick scales and itchy, dry, red skin patches. Nails, though, are a type of skin that protect the tips of our fingers and toes, and often signal the onset of psoriasis and other health problems, Fendrick says.

Do this: If found early, mild cases of psoriasis can be treated with an over-the-counter steroid cream. If large areas of your body are affected or if you're in great discomfort, see your doctor — you may need a prescription.

### Achy Eyes

Could be: Red or painful eyes could signal the start of rheumatoid arthritis, a chronic inflammatory condition that mainly affects the joints.

Do this: First see an eye doctor to rule out other issues like simple infections or eye strain. If necessary, visit a rheumatologist, who will do a blood test to confirm. Treatment usually entails a combination of drug therapy and other non-drug therapies to reduce inflammation and discomfort.

### Shoulder Pain

Could be: Right shoulder pain may be a sign of a gallbladder attack. (If the pain is in the left shoulder, it could be a sign of a heart attack.) When a gallstone keeps the gallbladder from emptying correctly, shooting pain can

develop in the shoulder blade, upper-right quadrant of the abdomen and the mid-belly.

Do this: If you experience recurring pain in your right side or have trouble digesting fatty foods, see your doctor. If gallstones are the culprits, drugs can be prescribed to dissolve the stones, or surgical procedures to remove the stones might be recommended.

### Dark Facial Hair

Could be: Polycystic ovary syndrome (PCOS). "When a woman develops PCOS, the ovaries begin to work overtime, producing an excess of male hormones and little to no progesterone," says Dr. Randall Urban of the University of Texas Medical Branch in Galveston. As a result, hair grows in thicker and darker, most often on the face, arms and back.

Do this: An ultrasound or a laparoscopic exam can confirm a diagnosis and determine treatment, including medications to moderate hormone levels, or in certain cases, surgery. Early diagnosis and treatment of PCOS may help prevent future reproductive, metabolic or heart problems.

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In Shakespeare's time, mattresses were secured on bed frames by ropes. When you pulled on the ropes, the mattress tightened, making the bed firmer to sleep on. Hence the phrase....'Goodnight, sleep tight.'

\* \* \* \*

It was the accepted practice in Babylon 4,000 years ago that for a month after the wedding, the bride's father would supply his son-in-law with all the mead he could drink. Mead is a honey beer and because their calendar was lunar based, this period was called the honey month, which we know today as the honey-moon.

**Founders Day "42" Tournament**  
11 a.m. Saturday, May 7, 2011  
City Park in Emory

Prizes will be given for 1st and 2nd place teams.

**You must furnish dominoes, a card table and a partner.**

**Tournament Rules**

1. No talking once dominoes are shuffled.
2. Dominoes can be lined up in two rows.
3. No "Sevens" or "Nello" allowed.
4. No "Follow Me" or "Plunge" are permitted.
5. **Tournament Committee has final say on all disputes.**

Contact Keeley Roan at 903-473-2465 ext. 112 or Becky Potts at 903-473-3191.

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