



Thyroid Awareness Month

Happy 2018...hard to believe it is 2018 but it is and life is flying by. That is one good reason to keep up on health issues that may affect you or a loved one. We at Client First hope that these newsletters help to keep you informed.

All of us here wish you a very Happy New Year and that you all will be blessed with great joy.

Aging into Medicare... we can help

You may apply for Medicare 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

If you do not sign up during these times you face being charged with penalties.

We offer: Medicare Supplement Insurance Plans (Medigap) which may help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles

We also offer: Medicare Prescription Drug Plans (Part D).

Give us a call for an appointment and a Medicare 101 discussion. We do not charge a fee for this service.

Call 843-449-1997

According to www.webmd.com: The thyroid is a butterfly-shaped gland that sits low on the front of the neck. Your thyroid lies below your Adam's apple, along the front of the windpipe. The thyroid has two side lobes, connected by a bridge (isthmus) in the middle. When the thyroid is its normal size, you can't feel it. Brownish-red in color, the thyroid is rich with blood vessels. Nerves important for voice quality also pass through the thyroid.

The thyroid secretes several hormones, collectively called thyroid hormones. The main hormone is thyroxine, also called T4. Thyroid hormones act throughout the body, influencing metabolism, growth and development, and body temperature. During infancy and childhood, adequate thyroid hormone is crucial for brain development. This great regulator of body and mind sometimes goes haywire, particularly in women.

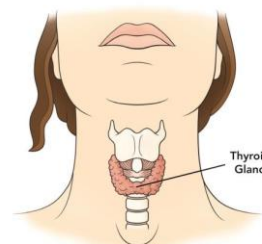
Some Thyroid Conditions

- Goiter: A general term for thyroid swelling. Goiters can be harmless, or can represent iodine deficiency or a condition associated with thyroid inflammation called Hashimoto's thyroiditis.
- Thyroiditis: Inflammation of the thyroid, usually from a viral infection or autoimmune condition. Thyroiditis can be painful, or have no symptoms at all.
- Hyperthyroidism: Excessive thyroid hormone production. Hyperthyroidism is most often caused by Graves' disease or an overactive thyroid nodule.
- Hypothyroidism: Low production of thyroid hormone. Thyroid damage caused by autoimmune disease is the most common cause of hypothyroidism.
- Graves' disease: An autoimmune condition in which the thyroid is overstimulated, causing hyperthyroidism.
- Thyroid cancer: An uncommon form of cancer, thyroid cancer is usually curable. Surgery, radiation, and hormone treatments may be used to treat thyroid cancer.
- Thyroid nodule: A small abnormal mass or lump in the thyroid gland. Thyroid nodules are extremely common. Few are cancerous. They may secrete excess hormones, causing hyperthyroidism, or cause no problems.
- Thyroid storm: A rare form of hyperthyroidism in which extremely high thyroid hormone levels cause severe illness.

Symptoms can vary and some look like other ailments. But WebMD says "Does fatigue drag you down day after day? Do you have brain fog, weight gain, chills, or hair loss? Or is the opposite true for you: Are you often revved up, sweaty, or anxious? Do you have a swelling or enlargement in the neck? Does your heart seem slower or just the opposite? Problems sleeping, restlessness, irritability, depressed? Talk with your Doctor especially if thyroid disease runs in your family.

There are a wide variety of tests to determine if your thyroid is working correctly. Having your T4 level checked when you have blood work done is one of them.

Another place to locate additional information is the American Thyroid Association (ATA) at www.thyroid.org



Seniors:

Thyroid and Aging - Helping to Keep the Golden Years Golden

Medical Author: Ruchi Mathur, M.D.

Medical Editor: William C. Shiel, Jr., MD, FACP, FACR

It is an often a sad but true fact that as we age, the golden years are not quite as golden as we dreamed. Symptoms such as fatigue, depression, forgetfulness, and sleeplessness can make attempts at enjoying retirement difficult. Many seniors attribute these symptoms to the process of aging and simply choose to live with these complaints quietly, assuming its "par for the course." Others see their doctors for these complaints, who may also attribute these symptoms to aging, or worse, diagnose the patient with clinical depression or dementia.

What we all need to understand is that aging, in the absence of disease, should not automatically be associated with symptoms such as fatigue, forgetfulness, and sleeplessness. There should be some medical evaluation before an elderly patient is simply labeled as depressed or demented, or a chronic complainer.

The incidence of thyroid disease increases with age. An estimated 20% of women over the age of 60 have some form of thyroid disease. The symptoms of thyroid disease vary according to whether too much hormone is being produced (hyperthyroid) or too little (hypothyroid). Hypothyroidism is much more common in the elderly population, and symptoms may be non-specific such as those mentioned above.

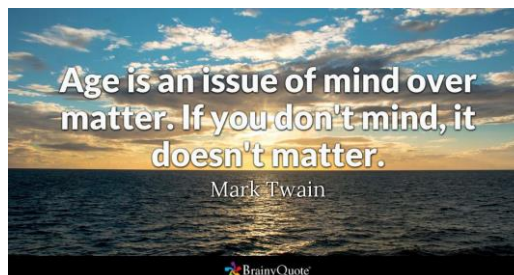
Below are some interesting points about thyroid disease and aging as compiled by the American Association of Endocrinologists:

- 1 out of every 5 women over the age of 65 has an higher than normal level of TSH (indicating hypothyroidism)
- Approximately 25% of the elderly population suffer from some form of mental illness. A significant number of these cases may be related to thyroid disease.
- Approximately 15% of all patients diagnosed with hyperthyroidism are over the age of 60.
- Because of many factors, thyroid disease in those over 65 years old is much more likely to remain undiagnosed as compared with thyroid disease in 30 to 40 year olds.

There are two more points of importance regarding elderly patients and thyroid disease. First, hypothyroidism is a risk factor for high cholesterol and heart disease. Because many elderly people remain undiagnosed for years, it is important to check cholesterol levels in all elderly patients who are diagnosed with hypothyroidism. The opposite is also true. Elderly patients with persistently increased cholesterol levels should have a thyroid evaluation to make certain that thyroid disease is not contributing to the high cholesterol levels. Second, hyperthyroidism is a cause for osteoporosis, a common cause of weak bones in the elderly.

What can you do to make certain you thyroid level is OK? It's simple. If you are suspicious that you may have thyroid disease, or you have symptoms such as those above that have gone unexplained, ask your physician for a thyroid evaluation. This involves examining the thyroid gland in the neck and a simple blood test to evaluate TSH levels and T4 and T3 levels. Thyroid disease is usually easy to diagnose and treat. Identifying thyroid disease and treating it appropriately can help you enjoy those golden years after all.

<https://www.medicinenet.com>



EMPLOYERS...did you know?

SOUTH CAROLINA HARASSMENT & HOSTILE WORK ENVIRONMENT

Unfortunately, sexual harassment is all too often a reality in the workplace. Sexual harassment can take many different forms and is not just limited to the types of straightforward advances that may first come to mind. While many people associate sexual harassment with situations such as a supervisor demanding sexual favors in return for a promotion or an employee refusing such a request being subjected to termination, the more common form of sexual harassment is the subtle variety in which an employee is subjected to a hostile work environment.

Behavior that constitutes sexual harassment can take the form of physical, verbal, or visual activity. For example, sexual harassment can take the following forms: Touching, pinching, fondling, rubbing, massaging, or patting; Unwelcome sexual advances; Sexual innuendos and comments; Dirty jokes or displays of illicit or graphic content, including pornography; Sexual harassment is not just limited to male approaches to females or approaches from the opposite sex. Anyone, male or female, can be a victim of sexual harassment and same-sex sexual harassment is also recognized under the law.

Likewise, harassers can be direct supervisors, other managers in different areas, or coworkers. Sometimes harassers might even be someone not employed in the victim's workplace at all, such as customers, third-party vendors, or sub-contractors.

Sexual harassment is a form of sex discrimination that violates Title VII of the Civil Rights Act of 1964. The laws that relate to sexual harassment apply to employers with 15 or more employees, including federal, state, and local governments. Title VII forbids employers from retaliating against someone for filing a complaint of harassment or speaking out about harassment. It also protects you if you participate in an investigation on behalf of a co-worker who has been harassed.

What should you do if you believe you are facing sexual harassment at work?

1. First you should call an attorney and find out whether the harassment qualifies as sexual harassment under the law.
2. You should consult your employee handbook or policies. If your employer has a sexual harassment policy in place, follow it.
3. If you need to complain, you should put your complaint in writing and keep a copy for yourself. Be specific as to the incidents and use dates, times, and witnesses when possible.
4. If the harasser is your direct supervisor, check and see if your employee handbook provides guidance on what to do next. If it does not specify, take your complaint to Human Resources.
5. Consider filing a charge with the Equal Employment Opportunity Commission ("EEOC") for sexual harassment. This federal agency is tasked with investigating allegations of sexual harassment in the workplace. There are strict deadlines associated with filing an EEOC charge and, in South Carolina, you must file a charge within 300 days of the conduct to preserve your rights. Although you do not have to have an attorney to file an EEOC charge, you should consult with an attorney before filing if you can. The EEOC will investigate your charge and issue a Notice of Right to Sue, which allows you to bring a claim in court.

OTHER FORMS OF HARASSMENT/HOSTILE WORK ENVIRONMENT

Sexual harassment is not the only type of harassment that occurs in the workplace. However, much of the conduct that potential clients complain of as "harassing" is not harassment in the eyes of the law. For example, many individuals report instances of verbally abusive bosses/supervisors who make false allegations of job performance problems to employees, have explosive tempers, or are general jerks in the workplace. Unfortunately, much of this conduct is not "harassment" in the eyes of the law. Whether the "harassment" is legal harassment must be determined on a case-by-case basis.

What kinds of harassment (other than sexual harassment) are protected under the law?

Harassment on the basis of race/national origin (for example, verbal or physical conduct of a racial nature, including racial slurs, or treating an employee of one race more harshly than an employee of another race); Harassment on the basis of gender/sex (for example, treating women more harshly or verbally chastising women rather than men); Harassment on the basis of religion (for example, making fun of someone's religion or religious practices, including religious slurs); Harassment on the basis of age (over 40) (for example, making fun of someone's age, need to retire, etc.); Harassment on the basis of disability (for example, making fun of or mocking someone's disability).

The law requires that an individual prove that the harassment, assuming it is legally actionable harassment, was either severe or pervasive. "Severe" harassment normally involves some type of physical touching but could also include use of a racial slur, as recently noted by the 4th Circuit Court of Appeals, which includes South Carolina. "Pervasive" harassment is the more typical type of harassment we see and includes less serious conduct that occurs frequently over a longer period of time.

Information from: <http://falls-legal.com/harassment/>

Client First, Inc. of South Carolina Offers

Individual/Family Health Insurance	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	ACA Compliant
	Point of Service Plans (POS)
Senior Benefits	Short Term Major Medical Plans (STMM)
	Disability
Aging into Medicare?	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
Individual/Family and Senior Supplemental Insurance	Senior Life Insurance Policies
	*Happy to assist in applying for Social Security Retirement Benefits
Life Insurance	*Happy to assist in applying for Medicare A and B
	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
	Short Term Home Health
	Term Life
Universal Life	
Whole Life	
Group and Employee Benefits	Health Insurance Plans
	Dental
	Vision
	Life
Travel Insurance	Supplemental
	Medical
Video Doctor	24/7 Doctor on Call Program

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Check us out on FACEBOOK!!!
On the Web: www.clientfirstinc.com

If you're sick or injured, the costs
can really pile up.

Ask us about our Supplemental Health
Products!

We now carry SHORT-TERM HOME HEALTH CARE Insurance!

Why should you have Short Term Home Health Care Insurance?

- Would you rather recuperate at home?
- Benefits are paid directly to you which can help cover deductibles and co-payments on your health insurance policy.
- Prior hospitalization stay is not required.
- You can combine your Short-term Home Health Care Benefits with coverage for hospital stays and accidents to enhance your coverage.

Did you know????

The real "sweet spot" for buying LIFE INSURANCE coverage is in your 30s or 40s, when you qualify for good rates! Call us to make an appointment to talk about your life insurance needs.

*******JUST A REMINDER*******

We are always adding to our product line...for individuals and for groups. Contact us today at 843.449.1997 to see how we can meet your needs.

Touching on a Sensitive Topic: If your spouse has passed away recently, please call us. Their passing may have changed your insurance coverage in some way and we would like to help.

Happenings around Town:

Cruise and Travel Expo

January 4, 2018

Venue: Myrtle Beach Convention Center
Address: 2101 North Oak Street Myrtle Beach, SC
Time: 10:00 AM to 5:00 PM
Phone: (843) 279-0310

The premier travel show for you to learn about cruises, river cruises, and land vacations. Over 50 travel companies from around the world!

Dublin Irish Dance

January 21, 2018

Venue: The Carolina Opry Theater
Address: 8901 N Kings Hwy Myrtle Beach, SC
Time: 6:00 PM
Phone: (843) 913-4000

Dublin Irish Dance will be in Myrtle Beach for one night only, January 21, 2018 at 6:00pm at The Carolina Opry Theater. Dublin Irish Dance combines a world-champion Irish step dance troupe together with a sensational eight member traditional Irish band and vocalist.

Dinosaurs!

Now through April 29, 2018

Venue: Brookgreen Gardens Lowcountry Zoo
Address: 1931 Brookgreen Drive Murrells Inlet, SC
Time: 9:30 AM to 5:00 PM
Phone: (843) 235-6000

Animatronic Dinosaurs—the exhibit features 17 lifelike dinosaur animatronics along an outdoor landscaped pathway. As guests pass by each animatronic, a sensor signals various parts—eyes, head, arms, tail—to move. Paleontologist Excavation Site—along the trail, there will be a replica of a paleontologist campsite site that showcases how paleontologists uncover dinosaur specimens, and gives children the chance to uncover “fossils” on their own. Colorful Graphics—Signage introduces guests to each of the animatronics that represent the inhabitants from a time gone by, from the Late Jurassic Period when the Stegosaurus roamed North America 150 million years ago to the Late Cretaceous Period of 85-75 million years ago when the Pteranodon wandered the earth.

The 2018 SC AgriBiz and Farm Expo

Venue: **Florence Civic Center** in Florence, South Carolina.
Day/Time: Wednesday, January 17th, 9am–6pm
Day/Time: Thursday, January 18th, 9am–3pm
Phone: 478.284.1038

The SC AgriBiz & Farm Expo was established to serve as an umbrella event for all aspects of Agriculture and Agribusiness. Designed to incorporate the industry’s deep traditional roots along with today’s thriving innovations, this event streamlines the promotion and the expansion of the business of agriculture in South Carolina and beyond.

The expo includes a farm show with a wide variety of equipment, farm products and educational components. The SC AgriBiz & Farm Expo is an event representing all aspects of agriculture both large and small. It features innovations in agricultural; equipment, education, commodity spotlights, feedstocks, special guest speakers, economic developers, producers, value-added enterprises, youth development, related exhibits, agricultural activities and much more.

SCTPC Convention 2018

Sat, Jan 20, 2018, 8:00 AM – Mon, Jan 22, 2018, 6:00 PM EST

Venue: Crown Reef Beach Resort
Address: 2913 South Ocean Boulevard, Myrtle Beach, SC
Our website: SouthCarolinaTeaPartyCoalition.com

During the first two days, more than two dozen of this country's top experts will speak in a series of gloves-off, hard-hitting, factual presentations on the most critical issues of our time. The convention’s third day, January 22nd, will consist of issues related specifically to South Carolina including a Gubernatorial Debate/Forum.

The 4th Annual Charleston Jazz Festival

January 18 – 21, 2018

Venue: **Downtown Charleston** (a variety of venues throughout Charleston...fine restaurants, clubs, city performance venues.)

Web: <https://charlestonjazz.com/festival/>
Phone: 843-641-0011

Box Office Hours for Questions and tickets:
Monday through Friday 10:00 a.m. - 5:00 p.m.

From legends of jazz to emerging artists, to Charleston’s most celebrated home-grown talent, artists of the Charleston Jazz Festival perform a wide range of styles including Swing, Salsa, Blues, Brazilian, the American Songbook and more.

Let us know how we are doing by giving us a review.
(We are hoping you were well pleased) ☺

Please leave your review on [Facebook](#) and/or
[Google Business/Google Maps](#)



35th National Shag Dance Championships

The NSDC is held over two weekends each year with the Preliminaries (Qualifying Round) occurring near the end of January and the Finals in early March. If you enjoy watching dance shows on TV, then you should attend the NSDC and experience the excitement of a first class dance competition in person.

Dates: January 26-27, 2018

Start Times: Friday 8PM Saturday 8PM
(Doors open one hour before start time)

Location: The Spanish Galleon at the OD Beach & Golf Resort (end of Main Street in North Myrtle Beach)

Reserved Grandstand Seating (formerly "bleachers") = Tickets are first come and are reserved when order form and payment is received via check to: NSDC, 5111 N. Kings Hwy, Myrtle Beach, SC, 29577. Go to <http://www.shagnationals.com/event-info> for more information and the order form.

Warm Brie with Fig and Pistachio Tapenade

Ingredients

1 8-ounce round Brie cheese
½ cup dry-roasted pistachio nuts, chopped
1/3 cup dried figs, stems removed & chopped
2 tablespoons honey
¼ teaspoon coarse sea salt

Baked puff pastry squares, baguette slices, crackers, and/or pear or apple slices

Directions

Preheat oven to 350 degrees F. Place Brie on a baking sheet. Bake for 5 to 7 minutes or just until warmed through. Place warm Brie on a serving platter. Meanwhile, in a small saucepan combine nuts, figs, and honey. Cook and stir over medium-low heat for 1 to 2 minutes or until honey is melted and nut mixture is evenly coated. Spoon nut mixture over the Brie. Sprinkle with sea salt. Serve with puff pastry squares, baguette slices, crackers, and/or pear or apple slice



Myrtle Beach's Best Bridal Show Sunday, January 7, 2018

Time: 1:00 PM ~ 5:00 PM

Venue: Myrtle Beach Convention Center
Address: 21st Avenue North & Oak Street
Myrtle Beach, South Carolina

Cost: Bridal Show Tickets at the door: \$12.00 cash only.

Email: info@theweddingshowcase.com

Phone: 843.237.7469

As a show attendee, you'll see the latest bridal fashions including; wedding gowns, bridesmaid dresses, mother of the bride gowns, flower girl dresses to tuxedos for the groom, father of the bride, father of the groom, best man, groomsmen, ushers and ring bearer, find the perfect wedding, reception and accommodation sites including venues for bridesmaids' luncheon, rehearsal dinner and pre-wedding parties, taste delicious wedding cakes, sample delectable delights prepared by award-winning chefs, listen to music performed by talented musicians to the spinning talents of DJs, view photography and videography selections, select Save the Date cards, wedding invitations, napkins and programs, experience fabulous florals and decor, see rental equipment such as tents, tables, chairs, linens, dinnerware, etc., discover the latest in bridal hair & makeup trends as well as various spas for "The Wedding Weekend of Beauty" or for a pre-wedding "Bachelorette/Bachelor Weekend" and for the grand exit from your wedding reception, limousines to limo buses!

The Brentwood Restaurant Ghost Dinner & Tour Make your evening a spooky night to remember!!

Enjoy a three course dinner, watch a video of the A&E My Ghost Story episode that featured the ghosts of the Brentwood Restaurant. Then head out for a tour of the 100 year old Victorian house and the ghosts that cause mischief and listen to their stories.

Event Details

Date: January 30, 2018

Time: 7:00pm - 9:00pm

Call today at 843-249-2601 to make your reservation!!!!

Must have a reservation

Location:

The Brentwood Restaurant & Wine Bistro
4269 Luck Ave, Little River, South Carolina 29566