



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Boulevard, Sherman, TX 75092

(903) 892-8068

Is Your Webcam Spying on You?

Computer-mounted webcams and networked surveillance cameras – built in or as plug-in accessories – have revolutionized the way we communicate with family and friends, and keep an eye on our property. But who'd have thought they could also be used to spy on us. This sneaky trick has been highlighted by a couple of recent incidents:

- A rent-to-buy store chain was found to have installed a camera spy program on PCs it leased out to unsuspecting customers, supposedly so it could keep track of the machines.
- A camera supplier failed to adequately protect devices used for security monitoring, enabling hackers to gain access to the video feeds.

But that's not all. Clever computer hackers also have developed viruses and other malware that can switch on the cameras on "infected" devices without users knowing. They can even block the camera light that usually signals it has been switched on.

You might have read a few months ago about how this nasty trick was used to spy on people, including a beauty pageant queen. The crooks recorded the video and then demanded payment to stop them from posting it online.

It's easy to protect yourself against this danger in three simple steps.

First, install a reputable Internet security program that will scan your system for the spying malware.

Second, keep the lens covered when not in use. Many have built-in covers but if yours doesn't, make a simple one yourself. If it's a laptop, close the lid when not in use.

Third, control your behavior in front of the camera. Don't undress or do anything else you wouldn't want the world to see and don't place the camera in "sensitive" places.

IN THIS ISSUE: • **Is Your Webcam Spying On You?** • **Do You Need A Surge Protector?** • **Apps Help You To New Year's Health** • **Best Times And Duration For Exercising?** • **Protect Yourself From Medical Identity Theft** • **Bright Ideas: Tips And News Snippets For A Better, Safer Life**

HAPPY NEW YEAR

Do You Need A Surge Protector?

In the old days, a spike or drop in the power supply used to just mean a change in the brightness of our lights. But with so many sensitive electronic devices now connected to our power supplies, a surge can mean the difference between a working computer and a useless piece of junk!

Putting a surge protector between your PC or TV and the power outlet can eliminate the risk by blocking or shorting out those spikes. For a few dollars, you can buy either a surge-protecting power strip or a plug-in adapter – but don't make the mistake of thinking that all power strips have this ability. It should be labeled as such.

When you buy one, check for these features:

- The "UL" seal, which means it's certified to required standards.
- The number of outlets. Ensure there are enough for all devices you'll attach.
- The surge protection rating, usually measured in "joules", which indicates how much power it can absorb – 8,000 joules and up is good.
- The "trigger" voltage – the level at which it'll kick into action. Four hundred volts or lower is best.

Now you're set to plug in safely!

Charter Member
NSACE
National Society of Agents for
Consumer Education

Are you *Client of the Month*? See Page 3

Apps Help You To New Year's Health

You got the new tablet or mobile device for Christmas. You're filled with determination to make 2014 the year you get fit and stay healthy. Now all you need are the tools that help your device help you to fulfill your resolution.

Fortunately, the Apple, Android, and Windows stores are bristling with apps that claim to do just that, though it can be a challenge to know where to start. The best approach is to read reviews and test out some of the free ones to see which works best for you.

But while these apps may be great for general fitness, they may not deliver other information you need to stay healthy. However, the US Department of Health & Human Services has recently produced a guide to a whole stack of mobile device programs that focus on specific aspects of health, providing the information and guidance you need to tackle challenges from quitting smoking to building a health plan for your entire family. Here's a sampling:

NCI Quit Pal (iOS) **Quit Start** (iOS) and **Quit Guide** (iOS and Android) offer lots of resources to support you on your quest to quit smoking. (For mobile users, there are dozens more quit-smoking apps in the Windows, Android, Kindle, and Windows 8 stores.)

52 Weeks for Women's Health (Android, iOS) covers 52 topics and helps you keep track of medication, allergies, and other health issues.

BMI Calculator (iOS). Get to grips with one of the key indicators of disease risk - Body Mass Index.

CDC App (Android, iOS, Windows). A fantastic resource of articles and tips from the Centers for Disease Control. Regularly updated.

Flu View (iOS). Keep track of flu outbreaks across the US so you can be prepared for when it's heading your way.

My Dietary Supplements (Most devices, including Kindle Fire) for a record of supplements that you can share with your health professional.

MyMedList (iOS). Similar to the above app but used for securely recording your medications, for personal and professional reference.

MyFamily (iOS) helps you to create a health plan for your family based on the Affordable Care Act.

Find links, details and more apps at <http://tinyurl.com/hhs-apps>

Best Times and Duration For Exercising?

Although exercise (along with diet) holds the key to personal fitness, there's less agreement about how much you actually need and when is the best time to work out. Of course, you should always seek advice from a medical professional before starting your regime. And the amount you do – and when – may be dictated by your personal circumstances.

However, if you can, the American Council on Exercise suggests you should exercise when your body hits its warmness peak, which you can identify by taking your temperature throughout the day for a week or so. For most people this usually occurs in the late afternoon.

And according to the National Institute of Health guidelines, children and teens need an hour of physical activity daily, while adults require around 2 to 2-1/2 hours of moderate-intensity aerobic exercise every week – subject, as we said, to guidance from your physician.



PROTECT YOURSELF

From Medical Identity Theft

When you provide personal information to your health insurer or healthcare professional, you naturally assume it's confidential and will be stored securely. But if an unscrupulous person gets their hands on it, they could use it to get medical services or prescriptions in your name or even to make false claims. In a worst-case scenario, the details they steal could be used to commit broader identify theft. Stolen health information could even be used for blackmail. This isn't just a vague possibility. Around half of healthcare organizations are victims of medical ID theft every year, costing them around \$40 billion. To protect yourself, follow these steps:

1. *Protect your Medicare and Social Security numbers and don't lend out your cards.*
2. *Check all your medical bills, insurance statements, and summary notices.*
3. *Be wary of anyone offering supposedly free medical services or equipment.*
4. *Ask for and read the privacy notices that every medical service provider is required by law to provide.*
5. *Challenge anything that doesn't look right. If you think you're a victim of ID theft, contact the Federal Trade Commission (1-877-438-4338)*

For more on medical ID theft see: <http://tinyurl.com/M-ID-theft>

WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win Starbucks gift card. Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax – 903-870-2327 -- or mail – P.O. Box 577, Sherman, TX 75091 -- this page -- or email your name and answer to circleofsafety@hejnyinsurance.com. Good luck!

Question: This year sees the centenary anniversary of the start of the Great War. It's also the 100th birthday of which great waterway?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Trivia:

We didn't have a winner for last month's trivia question!

Last month's question was:

The popular song Jingle Bells was not originally composed for Christmas. What was it for?

Answer: It was written in 1857 by James Lord Pierpont to celebrate Thanksgiving. The song was originally titled One Horse Open Sleigh.

**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!

Patricia Lemons
Richard Germain
Sabrina Vick

Each of these valued clients will receive a gift certificate from Watson's Drive-In in Denison. Thanks for supporting our business!

Tell Others About Us and Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Hejny Insurance Agency to a friend, relative, or colleague and have them give us a call at 903-892-8068. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

Hejny Insurance Agency's

Circle of Safety™
Your Consumer Awareness Advisor™

To:

IT'S A FACT: The most commonly prescribed drug in the US is Vicodin® (and generic versions known as hydrocodone) – more than 130m prescriptions are issued each year.

Bright Ideas: Tips And News Snippets For A Better, Safer Life



Heads Up, a guide to online safety for children has recently been updated by the Federal Trade Commission, as part of the US Government's On Guard Online campaign. Download it for free from <http://tinyurl.com/FTC-HeadsUp>. *Net Cetera* is a separate publication for parents about chatting with kids about the Internet. Find it here: <http://tinyurl.com/FTC-NetCetera>



Staying with the FTC, the Commission recently issued a statement questioning the effectiveness of a "dietary supplement" marketed as a way to prevent colds, fight germs, and boost the immune system. The FTC said the drug store chain selling the product didn't have scientific evidence to back their

claim. "It's always a good idea to talk to your doctor before taking a dietary supplement – or any product that claims it can treat or prevent illness," the FTC said.



Americans have mixed views about what to do with and where to store spare sets of keys because they're not sure who to trust and where they'll be safe – 46% keep them in their homes, 8% in bank safety deposit boxes, 31% give them to relatives and 13% to friends, according to research from lock maker Schlage, which has just launched a keyless locking system.



Two hoax messages and social network postings could lead to mobile devices being destroyed and even more serious damage. The first disastrously claims that

smartphones can be recharged by placing them in a microwave oven. Not only does this not work, it's highly dangerous and could lead to an explosion. The second hoax claims the latest version of the iPhone operating system (iOS 7) has a setting that allows the device to become waterproof. Not true!



Petroleum jelly might not be as good for your skin as you think, according to a *Huffington Post* report. Although it seems to moisturize, its water-repellant property seals out air and moisture from the skin, causing pores to dry out. It can also aggravate acne and rosacea. As alternatives, consider products containing beeswax, coconut oil, olive oil, shea butter and coconut butter, says the report from a leading dermatologist and a makeup artist.

Quote: Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us. *US author and journalist Hal Borland*