



Hejny Insurance Agency's

**Circle of Safety**™  
Your Consumer Awareness Advisor™

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## How Smart Are Smartwatches?

They say 2015 is going to be the year of the "smartwatch", with the imminent launch of the new Apple Watch being the latest in a series of wrist-worn devices now streaming into the consumer market place.

Among other things, these truly micro computers are supposed to be able to help with health and fitness by keeping track of vital signs, like pulse, oxygen saturation, respiratory rates, sleep cycles and temperature, as well as monitoring our exercise regimes.

But just how useful are these devices going to be and can they contribute to our general health and safety? Here's a quick rundown of the pros and cons:

### Positives

- Ability to monitor activity and vital signs continuously and over extended periods to highlight any sudden or unexpected variation.
- Provide benchmarks that enable you to set targets for improving health and physical activity.
- Can be used to provide data directly to health care professionals and connect with electronic patient records.
- Specialized products with the ability to monitor people suffering from high blood pressure, epilepsy and diabetes.

### Downsides

It's not all pluses for smart watches. For a start, they are still in their early stages of development and most models have to be connected (wirelessly) to a smartphone. Setting these up can be a cumbersome and frustrating experience.

Second, by definition, they are small and functionality can be limited – especially if you have big hands!

And third, like smart phones, they are a potential distraction, especially linked to phone capabilities, which could lead to potential dangers while driving.

### Future

Not too far down the road to the future, expect smart watches to play an increasingly important role in health care. For example, devices are being developed that can actually deliver drugs through the skin.

It's also possible to imagine paramedics being able to download personal health details from a sick or injured person to enable them to administer the most effective emergency treatment.

IN THIS ISSUE: **How Smart Are Smartwatches?** • Electric Blankets: Safe or Risky? • **Protecting Your Precious Hearing** • Research Advances Tinnitus Treatments • **Watch Out For Charges On 0% Card Transfers** • Bright Ideas: Tips And Snippets For A Better, Safer Life

## Electric Blankets: Safe or Risky?

Are electric blankets safe or dangerous? It's a common question that has different answers depending on who you speak to. So we went to the independent Electric Blanket Institute. Here's what they had to say:

- **Don't buy a blanket unless it has either the "UL" or "ETL" safety mark on it.**
- **A good blanket lasts five years with reasonable care and should then be considered for replacement.**
- **Don't allow infants or small children to use them – or any others who may not be able to detect a malfunction that could cause overheating.**
- **You probably shouldn't use one during pregnancy – not because there's any hard evidence it could cause harm but as a simple precaution. But you can still use one to pre-heat the bed.**
- **If you wear a pacemaker, check with your doctor – although there's no evidence of problems.**
- **Diabetics should not use a blanket, again because of possible insensitivity to heat – but you can still use them to pre-heat.**
- **If you're concerned about electromagnetic fields buy a low voltage blanket that converts the AC current to DC.**

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

# Protecting Your Precious Hearing

Did you get a mailshot in the past month or so about a "miracle" hearing aid? You shouldn't be surprised. Most of us get them, and here's the reason: One out of every 10 Americans has a hearing loss that affects his or her ability to understanding normal speech.

When you think that the vast majority of these are adults and that another huge additional proportion of people have less significant hearing damage, you start to get a picture of how serious an issue it is – and why so many companies sell hearing aids!

But the fact is there's a lot we can and should be doing right now to protect our hearing, both in the workplace and elsewhere. There are two key actions:

## **Lower the Volume:**

We live in a noisy world but we make things worse for ourselves by setting the volume too high on our portable and home music players. Likewise, attending noisy rock concerts has been shown to cause permanent hearing damage. Maybe you still want to go but you should know the risks and try to avoid sitting too close to amplified speakers.

## **Wear Hearing Protection:**

30 million Americans are occupationally exposed to hazardous noise in the workplace. Add to that the noise we generate at home running motors, in the yard, in the workshop or indoors. According to the American Academy of Otolaryngology (AAO), you should wear hearing protectors in a noisy workplace or when using power tools, yard equipment or firearms – or when riding a motorcycle or snowmobile. There are two main types of hearing protector: earplugs you insert into the outer ear canal, which must be sealed snugly; and earmuffs that fit over the entire ear.

## **How Much is Too Much?**

The AAO says continual exposure to noise above 85 decibels (dB) is dangerous. As a guide, normal conversation takes place at about 60dB, a lawnmower or truck traffic is about 90dB. A rock concert will pump out 115dB and a gun blast or jet engine fires out about 150dB.

## **Is Your Hearing Damaged?**

How can you tell if your hearing is damaged?

Well you may suffer ringing in the ears, known as tinnitus (see below) or simply have difficulty understanding what people say. In either case, you should seek professional advice and arrange a hearing test.

It may be only a temporary problem, such as that caused by ear wax or an ear infections, but these still require professional advice and treatment.

## **Research Advances Tinnitus Treatments**

Tinnitus is commonly described as "ringing in the ears" but it can actually manifest as almost any type of persistent sound, from buzzing through hissing to shrieking, that not only interferes with hearing but, in extreme, cases also can seriously impact quality of life. As many as 1 in 5 people suffer from it to some degree.

Researchers have not fully pinned down the cause and there is no known cure. But new treatments are becoming available all the time. Recent thinking includes listening to certain types of sound that mask the tinnitus or even reduce it, cochlear implants, and a new technique calls acoustic neural stimulation – a device that sends a signal to stimulate change in key circuits of the brain.

If you suffer from this disorder, speak to your physician. You can also learn more from the American Tinnitus Association - [www.ata.org](http://www.ata.org)



## ***Charges on 0% Card Transfers***

*Think you scored a good deal with that zero percent credit card detail? Perhaps you did ... but beware!*

*Most of these 0% deals relate to transfer of balances from another card and usually allow the customer 12 months to clear this balance without paying interest. However, in some cases, if you subsequently use the card for another purchase and clear that sum in your next payment cycle, you may find the sum you paid is deducted from the balance you transferred and you're now going to be charged interest. Here's an example:*

- 1. You transfer a \$1,000 card balance to the new 0% card.*
- 2. You use the card for a \$500 purchase.*
- 3. You pay the card company \$500 within the payment cycle.*
- 4. But the card company deducts that \$500 from the \$1,000 balance you transferred.*
- 5. You'll now have a 0% balance of \$500 and have to pay interest on the \$500 you spent.*

*The Consumer Financial Protection Bureau has issued a warning about this and other misleading 0% marketing, Read it here: <http://tinyurl.com/CFPB-zero>*

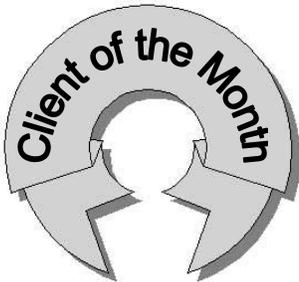
## Thank You For Referrals

### 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!

Geraldine Cox  
Jillian Hansen  
W.R. Stambaugh



### Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Tiffany Wild  
as our Client of the Month!  
Tiffany will receive a gift certificate to Watson's Drive In. Thanks for your continued business!

# WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a gift card. Test your knowledge! Answer the question below and you could be this month's winner. All correct entries received by the end of the month will be entered into our drawing. Write down your name and answer, and then fax 903-870-2327 -- or mail -- PO Box 577, Sherman, TX 75091 this page -- or email your name and answer to [circleofsafety@hejnyinsurance.com](mailto:circleofsafety@hejnyinsurance.com) --. Good luck!

**Question:** What essential piece of kitchen equipment did Dr Percy Spencer invent in 1946?

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

\_\_\_\_\_

Your Answer: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### Last Month's Winner:

Congratulations Marleen Lindsey for correctly answering last month's trivia question! For the correct answer Marleen has won a free gift card from the stash!

#### Last month's question was:

Which famous American pop singer, who died in 1977, would have been 80 on January 8 if he had lived?

*Answer (Delete this): Elvis Presley, born in Tupelo, MS on that date. His twin brother was stillborn. Elvis died on August 16, 1977.*

## Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

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.

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**IT'S A FACT:** About 24 percent of Americans have tattoos and, of these, about 14 percent regret having them, according to a Harris Interactive poll.

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



Finding critical information during a power disruption just got a whole lot easier – at least for those with Android smart phones and tablets. The Department of Energy has released a new, free app called *Lantern Live* to provide and share details about local gas stations and outages during emergencies and severe weather events.



It's not too late for the middle school student in your life to bid for a \$1,000 cash prize for designing a poster to alert people to the dangers of carbon monoxide – the so-called "invisible killer". The competition is organized by the Consumer Product Safety Commission. Closing date is Feb 27. See: <http://tinyurl.com/CPSC-poster>



Surprise, surprise! Over-the-counter medications may be more effective for easing acute pain than prescribed painkillers, says the National Safety Council. Combinations of ibuprofen and acetaminophen are often more effective than the so-called opioid products such as hydrocodone, the Council suggests.



The FBI wants to help youngsters understand more about its activities, pick up safety tips and even understand what a typical day in the life is like for an agent. The Bureau has set aside part of its website just for kids, with a series of cartoon characters and some fun games to play. Find the section at: <http://tinyurl.com/FBI-kids>



Pre-packaged microwavable soups are a frequent cause of scald burn injuries (especially noodle soups) because they can easily tip over, pouring hot liquid and noodles on the victim. Know how to deal with a scald – and how to prevent them? See this poster from the National Fire Protection Association: <http://tinyurl.com/NFPA-scald>



You get in your car, fire the ignition and then spot what looks like a \$100 bill stuck under the windshield wiper. You jump out to get it and a car thief slots into your seat and drives away, leaving you with a dud \$100 bill in your hands. It's a slick new trick. Don't fall for it. If you must get out to check, switch off and take your keys with you.

*Quote for Valentine's Day:* They invented hugs to let people know you love them without saying anything.  
Family Circus cartoonist Bil Keane

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