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## Insurors of Texas

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### How Bad Is Sitting?

Some doctors are saying that sitting is the new smoking. According to the Mayo Clinic, sitting, like smoking, is a pervasive problem that harms your health. Approximately 80% of Americans work a non-active job, making all-day sitting a common occurrence.

Lengthy, uninterrupted periods of sitting cause poor circulation and low calorie burn and are linked to various health problems, including obesity, hypertension, diabetes and cardiovascular disease, as well as stiffness, headaches and sluggishness.

Your job may require you spend a considerable amount of time at a desk, or maybe you are fond of all-day movie marathons. Try these tips to sit less, move more and improve your health:

- Stand while talking on the phone or watching TV.
- Have a walking or standing meeting at work.
- Stand up and stretch at least every hour.
- Wear a pedometer and find ways to add steps into your daily routine.
- Take the stairs when possible.
- Consider walking or biking when commuting to work or running errands.

### 2014: Year Of The Recall



Everyone wants to know their personal vehicles are as safe as they can be, but the record number of auto recalls through the first half of 2014 is a troubling sign for drivers everywhere.

More than 37 million vehicles have been recalled so far this year, already surpassing the record 30.8 million set in 2004. About every 2 in 3 recalls have been General Motors (GM) vehicles. The company recalled over 6.7 million vehicles in early July for a faulty ignition switch and has recalled a total of nearly 30 million vehicles in 2014 alone.

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We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your

**Facebook** search bar, and simply hit "like" to connect with your agency. Thank You!

Several reasons have been offered for the record number of recalls. After the "unintended acceleration" Toyota recall of four years ago, car companies have become overly cautious to avoid another major fiasco. Additionally, advancements in vehicle software have led to many failures not previously seen, and as more cars rely on computers, we can expect to see an increase in software-related recalls.

To find out whether your vehicle has been recalled, visit [www-odi.nhtsa.dot.gov/owners/SearchSafetyIssues](http://www-odi.nhtsa.dot.gov/owners/SearchSafetyIssues).

### Is An Emergency Room Visit Necessary?

Have you ever been to the emergency room (ER) for a sore throat or sprained ankle? Though it is tempting to seek immediate care for an illness or injury, you could save a lot of money by choosing the facility you go to more wisely.

A trip to the ER is far more expensive than a visit to your primary doctor or to an urgent care clinic. A study by the IMS Institute for Healthcare Informatics showed that there were 4 million avoidable ER visits in 2012, accounting for \$6 billion in unnecessary costs. Steering clear of unnecessary ER visits can save you hundreds of dollars each time you are sick or injured.

Do visit the ER when immediate attention is required, such as for things like trouble breathing, chest pains, heart attack, stroke, broken bones, severe burns or bleeding, shock, poisoning, or seizures.

For conditions such as ear infections, vomiting, fever less than 102 degrees Fahrenheit, sprains and strains, upper respiratory infections and headaches, opt for an urgent care facility or your primary doctor instead. In addition to saving money, these options can mean less waiting - a patient with a non-emergency in the ER may wait an hour or more to be seen.

### Need assistance?



Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialists in each field.

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To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email [pl@insurors.com](mailto:pl@insurors.com). We truly appreciate your business!!!

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