

**Vista Royale Computer Club**  
**Minutes and Information from the Meeting**  
**March 10, 2016**

Mike Johnson, President, welcomed 33 members and guests; we now have 182 members. Please use the calendar on our website [www.vrcc.info](http://www.vrcc.info) to see who will be our next speaker or read all about it at the end of this message.

Thanks to Janine Snyder and Mathew Cramer, both national certified HAS [hearing aid specialist] of the Florida Medical Hearing Centers, we had a most interesting informative presentation about a subject most of us do not want to acknowledge. They have over 30 locations in the state and the local office is in the plaza next to Applebee's. They pointed out that most hearing loss is so very gradual that you do not notice the decline. On the other hand, sudden hearing loss is a medical emergency, and you need immediate treatment if you hope to reverse it. If you have sudden hearing loss you should head to the emergency room as there is a window of 72 hours in which to reverse the loss.

Generally symptoms of hearing loss are very gradual.....we are constantly asking people to repeat themselves; we think people are mumbling; and we continually need the TV louder. There is even social withdrawal as we avoid noisy venues because we can't participate in the conversations and often find ourselves embarrassed by making inappropriate responses.

Delaying treatment can cause: Age related hearing loss is quite common; about 1 in 60 are effected. Thursday morning nearly everyone at our meeting owned up to having some hearing loss. The general perception is that hearing loss is a relatively inconsequential part of aging but new studies have indicated that there are consequences to untreated hearing loss. If we go for years without being able to hear certain sounds, our brain may "forget" how to process these sounds, and so reduce the effectiveness of hearing aids when we finally do get around to seeking help.

A John's Hopkins study showed that, although the brain becomes smaller with age, the shrinkage seems to be fast-tracked in older adults with hearing loss. Another study out of Johns Hopkins found that hearing loss is associated with accelerated cognitive decline in older adults and that seniors with hearing loss are significantly more likely to develop dementia over time than those who retain their hearing. Given that even small degrees of hearing loss can cause secondary changes in the brain, hearing screenings for adults and intervention in the form of hearing aids should be considered much earlier to protect against reorganization of the brain.

The new hearing aids are not your parent's hearing aids and there are over 600 kinds--all gone digital. Unlike the old analog hearing aids that made everything louder, digital hearing aids have a microprocessor that filters out background noise, and amplifies the sounds that our prescription requires.

Hearing aids have gotten much smaller; some so small that they can be fit in your ear canal. The in-canal hearing aids use the ear's acoustical properties to determine which sounds are the most important, while the external hearing aids have multiple microphones to determine which are the priority sounds.

Digital hearing aids can be programmed to suit your unique hearing needs. Programmable analog hearing aids are available, but digital technology can provide a far greater degree of fine-tuning. Better programming means better sound processing in multiple sound environments.

Although digital hearing aids are very pricey, they can last longer because they can be reprogrammed as your prescription changes. Florida Medical Hearing Centers offers free evaluations to anyone and adjustments to Veterans who received their hearing aids at the Veterans Administration.

In addition to all the valuable information they brought us, they also provided donuts and ice tea after the meeting. Thanks Craig Laubental for suggesting the program.

IMPORTANT: Florida law provides a thirty-day trial period, where you can return your hearing aids for a restocking fee. 484.0512 Thirty-day trial period; purchaser's right to cancel; notice; refund; cancellation fee; criminal penalty.—

(1) A person selling a hearing aid in this state must provide the buyer with written notice of a 30-day trial period and money-back guarantee. The guarantee must permit the purchaser to cancel the purchase for a valid reason as defined by rule of the board within 30 days after receiving the hearing aid, by returning the hearing aid or mailing written notice of cancellation to the seller. If the hearing aid must be repaired, remade, or adjusted during the 30-day trial period, the running of the 30-day trial period is suspended 1 day for each 24-hour period that the hearing aid is not in the purchaser's possession. A repaired, remade, or adjusted hearing aid must be claimed by the purchaser within 3 working days after notification of availability. The running of the 30-day trial period resumes on the day the purchaser reclaims the repaired, remade, or adjusted hearing aid or on the fourth day after notification of availability.

Next week [March 17th] our guest speaker is Timothy W. O'Brien, the Senior Vice President at UBS Financial Services, Inc in the Burlington, Vermont office.

He has a Bachelor of Science – Economics degree from the University of Vermont, and 28 years of experience in the financial services industry, starting his career at EF Hutton in 1983, and joined PaineWebber Inc. in 1990. Tim was the Branch Manager in South Burlington, Vt branch in 1995 to 2001. In 2008 he completed the firm's Wealth Advisor designation. Timothy O'Brien has been recognized as an industry leader, listed in 2014 Barron's Top 1,200 Financial Advisors.

He is licensed in 24 states: AZ, CA, CO, CT, DC, FL, IA, IL, MA, ME, MI, MT, NC, NH, NJ, NY, OR, PA, SC, TN, TX, VA, VT, WA and has expertise in the financial world that you can count on. He will be discussing all aspects of senior financial matters; including Social Security benefits, estate planning & long term care issues and general global economics and how they affect us. Bring your questions along with your friends for this in-depth presentation on the money issues we all deal with on a daily basis.

Thank you, Vicky, for your notes from the meeting.

Regards, Sandy McKenny, Sec.

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