



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

March-April, 2022



Daylight Savings Time begins on Sunday, March 13th

When you change your clocks, it's also a great time to do the following:

- Change the batteries in your smoke and carbon dioxide detectors
- Clean out your medicine cabinet—get rid of expired or medicines that you don't take (check page 3 for drug take-back information)
- If applicable, your mattress should be flipped twice a year
- Change your air/furnace filters
- Organize seasonal clothes—as the time is changing, so is the climate—it's a great time to move those winter clothes aside!

Happy Earth Day—Friday, April 22, 2022

As we celebrate Earth Day, think of our friends, the bees, who do so much for our planet!

Bees bring us countless fruits, vegetables and nuts as well as 1/2 of the world's oils, fibers and raw materials; they prevent soil erosion and increase carbon sequestration.

You can help by providing food sources and nesting sites for bees; limit the use of pesticides around your home; leave some weeds for the bees; spread the word—we need bees!



2021-2022 MRSPA CONSUMER EDUCATION COMMITTEE

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Have you ever sent a check that was cashed, but the recipient said it never arrived? You may be the victim of check washing.

Check washing scams involve changing the payee names and often the dollar amounts on checks and fraudulently depositing them.

Occasionally, these checks are stolen from mailboxes and washed in chemicals to remove the ink. Some scammers will even use copiers or scanners to print fake copies of a check. In fact, Postal Inspectors recover more than \$1 billion in counterfeit checks and money orders every year, but you can take steps to protect yourself:



- ⇒ **Deposit mail before last pickup.** Deposit your outgoing mail in blue collection boxes before the last pickup or at your local Post Office
- ⇒ **Retrieve mail frequently.** Never leave your mail in your mailbox overnight
- ⇒ **Hold mail at the Post Office.** If you're going on vacation, have your mail held at the Post Office or have it picked up by a friend or neighbor
- ⇒ **Use a gel ink pen with black ink**—provides the best protection against check washing.

The FBI recently issued a warning about using Quick Response, or QR codes, scannable by smart phones.

These QR codes became very popular during the pandemic as a “no-touch solution” for many businesses, but now the FBI is warning about malicious attacks using these seemingly innocent codes.

QR codes appear at restaurants, doctor's offices, daycares and fliers—often linking to websites, bills or check-in sites. However, when a user scans the code using their smartphone camera, it's always clear where the link will take you.

Thieves and scammers can use these codes to collect personal information, plant malware on your device, or even get you to pay a cyber thief.

The FBI is warning about a rise in thieves tampering with legitimate codes, such as placing a sticker over a legitimate code giving it the appearance it's real.



The FBI says you can protect yourself by checking the URL to make sure you've reached the correct site once you've scanned, practicing caution with your private personal and financial data, and avoiding app downloads from QR codes.

You can also request a physical menu or full link and put it in yourself to prevent yourself from falling victim.

Do you, or someone you know, need help?



Visit beforeitstoolate.maryland.gov/resources

Do your part to help end opioid addiction by removing unused, unwanted medications from your home.

National Take Back Day is **April 30th** from 10 AM to 2 PM. **This is a safe, convenient, and reasonable way to dispose of unused or expired prescription drugs.**

The last Take Back Day brought in more than 800,000 pounds of unused or expired medication.

This brings the total amount of prescription drugs collected by DEA since the fall of 2010 to 14,500 pounds!

Check DEA's official Take Back Day website for more information and to locate year-round collection sites near you.

Your Consumer Education Committee thanks you!!



Home Maintenance



Service Navigator



Transportation

Are you interested in “aging in place” in Maryland and aren’t sure where to get help, if you need it? Maryland has a program called “Community for Life” that is for any resident 60 years of age or older. There are no health or income requirements. Members join and pay a monthly fee (based on their jurisdiction). This program is in many jurisdictions in Maryland and hopes to be available statewide.

Community for life provides **home maintenance** (an initial safety assessment, home repair services (for example: light bulb changes, cutting down hanging tree limbs, replacing smoke detectors), a list of vetted contractors for assistance with contract review for major repairs. By providing home maintenance services, the Community for Life program prevents injury, prevents fraud, and protects home value.

Each Maryland Community for Life program is required to hire and train a local **service navigator**. The training to become a service navigator is extensive and has been designed specifically for the Maryland Community for Life program by the Center for the Study of Aging at McDaniel College. Service navigators can provide advice on topics ranging from local events to fraud prevention. By providing service navigation, Community for Life allows members to access hundreds of services and prevents isolation.

Each Maryland Community for Life offers a fixed amount of **transportation** each month. These transportation services allow older adults to complete tasks such as food shopping, errands and attend medical appointments. Additionally, transportation services provide older adults with access to community, cultural and family events.

By providing transportation services, Community for Life prevents isolation, allows individuals to access services rather than requiring services to be brought to them and permits members to attend important doctors’ appointment and receive preventative care.

For more information and videos, explaining these services, visit Maryland.gov—Department of Aging.

If you have questions, you can also email at

CommunityForLife.MDoA@maryland.gov.

What's up at the Library?

If you haven't checked out your local library lately, you may be missing some great resources!

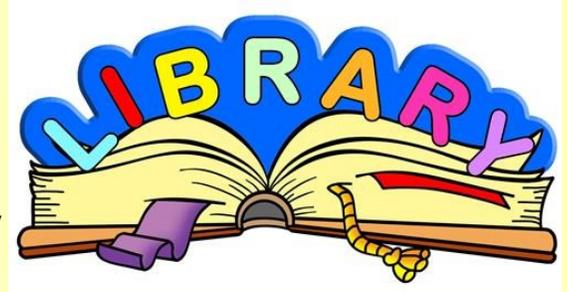
Your local libraries have more than just books! There are eBooks, DVDs, CDs, opportunities such as technology classes (Microsoft Word, Excel and Powerpoint), etc.

The libraries around Maryland host many activities for both seniors and grandkids! If you're looking for some activity with the grandkids, check out the library!

They also have "craft kits", "gardening kits" and other activities to go, many times throughout the year. Local "ask a gardner", "ask an accountant" (at tax time) resources are available at different times throughout the year.

They area a **great** resource for self-help books, book clubs, craft groups (knitting, etc.).

Make time to check out your local library again! You'll be amazed at the wonderful resource it is—at no cost!



Save Some Money in March and April

- March is National Frozen Food Month—expect to see discounts and coupons from frozen food brands. Stock up your freezer!
- Prices usually drop on athletic shoes as the weather begins to warm up. Look for shoe sales during this month with discounts of 45—60 percent.
- Perfume sales are out there for retailers looking to clear their shelves of holiday/Valentines scents.
- Luggage goes on sale early—before the Summer rush! Look for luggage sales in March—some discounted 70%.
- Valentine's Day candy can be found at deep discounts!!

Spring Starts Officially on April 20th!

Spending more time outside on clear, sunny days, particularly in the spring, **increases mood, memory, and openness to new ideas.**



We hope you have a happy Spring!
Your Consumer Education Committee cares about you!!

Stay safe and healthy during COVID-19



Clean your hands frequently. Use soap with water, or an alcohol-based hand rub



Wear a mask when physical distancing is not possible



Maintain a safe physical distancing



Don't touch your eyes, nose or mouth



Stay home if you feel unwell



Cover your nose and mouth with your bent elbow or a tissue when coughing or sneezing



If you have a fever, cough and difficulty breathing, seek medical attention

Still need PPE supplies?

- Check your local library for N95 Masks and/or Covid test kits.
- Test kits are available by visiting [CovidTests.gov](https://www.covidtests.gov). You can order up to four rapid antigen at-home tests.
- Free N95 masks are available from locations such as Costco, Wegmans, Walgreens, CVS. Just check your local store for availability.

Continue to be vigilant and stay safe!