



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

November-December, 2023

Your Consumer Education Committee Invites You!

What: Preventing Scams and Fraud Virtual Seminar

Who: Sponsored by the MRSPA Consumer Education Committee

Presented by FBI, SSA Keith Custer



When: Tuesday November 21, 2023 10:00 a.m. - 11:30 a.m.

Where: Your home

How: Via Zoom

Why: To inform MRSPA members of current scam and fraud tactics and help equip you with tips and techniques to avoid falling prey to them.

RSVP: ASAP or by Saturday November 14, 2023

Register online at mrspa.org

Daylight Savings Time Ends on Sunday, November 5, 2023—Don't forget to set Your clocks back one hour....



and enjoy that extra hour of sleep!



2023-2024 MRSPA CONSUMER EDUCATION COMMITTEE

Chairperson - Phyllis Cherry, Anne Arundel County - *Connection* Editor

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Area I East - Vacant

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Area II North - Phyllis Cherry, Carla Duls,
Anne Arundel Co.

Area III South— Vacant

We are entering the “giving season.”

Protect those dollars that you are contributing by making sure that it is a legitimate, reputable charity. Verify that it is a tax-exempt organization, registered with the Internal Revenue Service by reviewing its Form 990. You can type in the charity’s name with the IRS Form 990 and it will tell you if they are required to file this form.

Determine how your donation will be used. GuideStar, CharityNavigator, and CharityWatch are a few websites that will give you an overview of an organization’s financial health and budget breakdown.

Watch for the link for “Giving Tuesday” when MRSPA will once again partner with the **Maryland Food Bank** from November 27th thru December 1st to provide funds for feeding Maryland families that are food insecure.

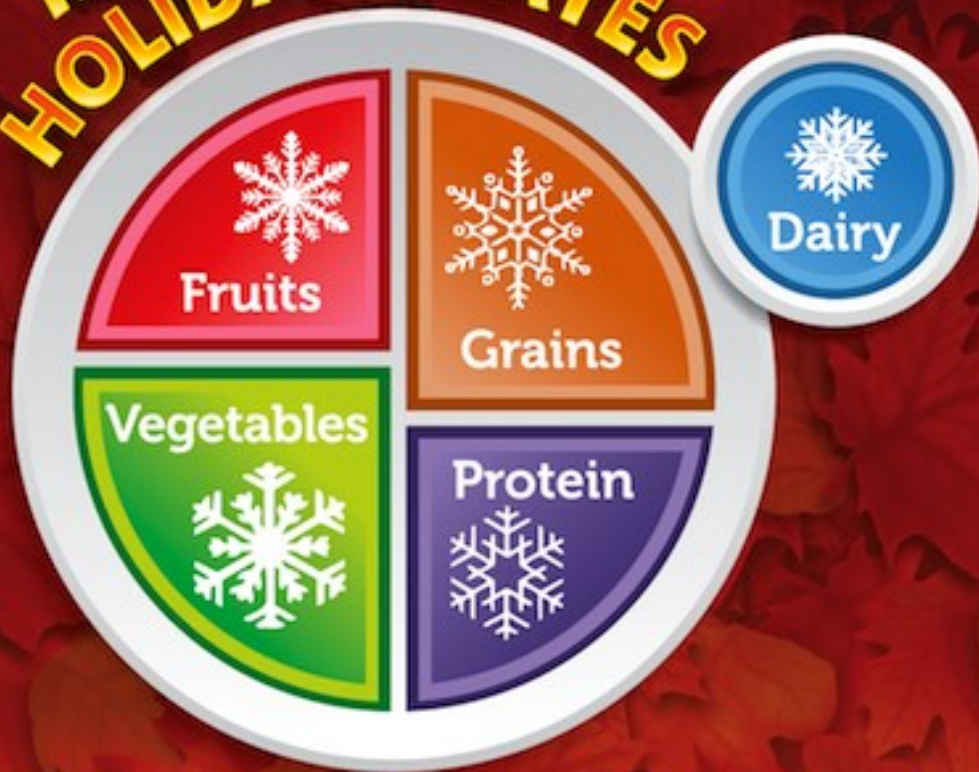
The link will be on the MRSPA website and will also be sent out via Constant Contact.



Whether you’re donating funds for the Maryland Food Bank to purchase food, or giving items to your local food pantry, thank you for helping your neighbors around Maryland.



MAKE HEALTHY HOLIDAY PLATES



Healthy Plate Tips For Holiday Survival

- * Fill appetizer plates with vegetables.
- * Keep healthy snacks with you when you are on the go.
- * Fill dessert plates with fruits.
- * Make a healthy plate for lunch and dinner.
- * Eat a healthy snack plate with fruits and vegetables before going to parties.

Vegetables

Fill half your plate with fruits and veggies in holiday colors.



Fruits

Fruits add color, spirit and flavor to desserts.



Grains

Make stuffings with whole grain bread and brown rice.



Protein

Turkey breast is always the leanest holiday choice.

Keep the gravy low in fat.



Dairy

Yogurt makes a great party dip.

Blend skim milk with bananas to make a healthy, smoothie-like banana nog.



12 SCAMS of Christmas



Look-Alike Websites

When stores sell out, you may find the items online on different websites than the official retailer's. Remember, it's easy to mimic a real website. Some sellers will take your money and run, leaving you without the gift or money to buy it elsewhere.



Fake Shipping Notifications

These can have attachments or links to sites that will download malware on your computer to steal your identity and your passwords. Don't be fooled by a holiday phishing scam.



Social Media Gift Exchange

Purchasing one gift and receiving 36 sounds like a great deal, but this seasonal scam is actually a pyramid scheme, which is illegal.



Phony Charities

Everyone is in a generous mood during the holidays, so scammers take advantage of that with fake charity solicitations in email, on social media sites, and even by text. Check out charities at give.org before donating.



Grandparent Scams

Seniors should be cautious if they get a call from a grandchild claiming to be in an accident, arrested or hospitalized while traveling in another country. Never send money unless you confirm with another family member that it's true.



Letters From Santa

Several trusted companies offer charming and personalized letters from Santa, but scammers mimic them to get personal information from unsuspecting parents. Check with bbb.org to find out which ones are legitimate.



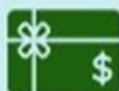
Temporary Holiday Jobs

Retailers and delivery services need extra help at the holidays, but beware of solicitations that require you to share personal information online or pay for a job lead. Apply in person or go to retailers' main website to find out who is hiring.



Unusual Forms of Payments

Be wary of anyone who asks you to pay for holiday purchases using prepaid debit cards, gift cards, wire transfers, third parties, etc. These payments cannot be traced and cannot be undone.



Free Gift Cards

Pop-up ads or email offering free gift cards are often just a ploy to get your personal information that can later be used for identity theft.



Travel Scams

With busy holiday travel, bargains may be tempting. Be cautious when booking through online ads, never wire money to someone you don't know and ask for references.



E-Cards

Electronic cards can be great fun, but be careful. Two red flags to watch out for are: the sender's name is not apparent; you are required to share additional information to get the card.



Puppy Scams

Be very careful buying pets online, especially during the holidays. You may get a puppy mill pooch with problems, or you may get nothing at all because it was a scam.

For more information on these scams, go to bbb.org



Be prepared when changing your address!!



The United States Postal Service (USPS) has implemented a new address verification policy, which can be done online, in person at a retail office, or by mail. The new policy requires customers to verify their identity before submitting a "change of address" request for packages. You will be required to provide proof that you are at that address with a driver's license, military ID or other acceptable identification.

And don't forget....when you're putting in that change of address, let MRSPA know.



The Holiday Shopping Season is Here!

Be careful!

- ◇ **Never walk out into a parking lot when you feel unsafe! Ask the store or mall security to escort you to your car.**
- ◇ **Don't leave packages in plain sight in your car. Don't leave your purse on the car seat while pumping gas, etc. "Smash and grabs" are prevalent at this time of year.**
- ◇ **Be aware when ordering packages online. If you see people in your neighborhood that appear to be "looking" for packages that are left on doorsteps, notify your local police.**
- ◇ **More delivery people are out now. DON'T open your door to them. There are people that will push past you to perform home invasions. Most deliveries don't require a signature and if you're uncomfortable, ask that your package be left at a location like an Amazon locker, a UPS Store, or pickup at your Post Office.**

November great buys:

**Televisions
Refrigerators
Small Appliances
Fitness Trackers**

December great buys:

**Headphones
Wireless speakers
Smart Watches
Cordless Drills
Tablets**



Trying to downsize? This list of things to do everyday can get you on the right track!

From Real Simple magazine...

30 Days to a Better Everything—

In this edition, we'll finish our steps to downsize and organize, covering days 24-30



Day 24: Purge your pillowcases. Say good night to anything that is yellowing, torn, stained, faded, missing its set mates.

Day 25: Organize your camera. Delete duplicate photos. Delete unnecessary screen shots. Sort the rest. Make albums for events like birthdays, weddings, etc.

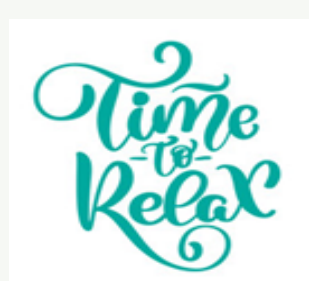
Day 26: Put passwords in one spot. No one can remember all their passwords. Write them down in a discreet notebook (meaning, don't label it "top secret passwords").

Day 27: Start a grocery inventory. You keep track of things you need, but how about things you don't need? Start a note in your phone for items you've stocked up on to avoid unnecessary buying. Watch the dates on food and purge periodically to avoid clutter and waste.

Day 28: Load up on batteries. If you have a lot of items that use batteries, invest in a battery organizer with a built-in tester.

Day 29: Drop off donations. All those things you've been wanting to pull out out to donate? Don't keep them in your closets or your car forever. Drop them off today, even if you have to make a few stops.

Day 30: Take a vacation! Did you know that National Plan for Vacation Day is January 30, 2024. **Get ready by thinking about where you'd like to go.**



IF you've been following along the last few editions of the *Consumer Connection*, and handling some of these tasks, you should feel much better about your home and your organization skills. Take it a little at a time and before you know it, you're organized and can take some quality "you" time!!

Traveling for the holidays? Here is a helpful guideline for tipping:



Airport

- **Curbside baggage handlers:** \$1 to \$2 per bag is good.
- **Shuttle drivers:** Whether they're taking you to your car, or to the rental car center, drivers should be tipped anywhere between \$3 and \$5. Usually, more if they help you with really heavy bags or strollers and wheelchairs.

Hotel

- **Bellhop:** If there's a hotel employee who helps you take your bag from your car and then up to your room, tipping about \$1 to \$2 per bag is acceptable. Maybe a little more if you need to use multiple carts.
- **Valet:** A typical tip is between \$2 and \$5. Something we learned—it's customary to tip both when you're dropping off and picking up your car. But if that's not possible, at minimum, tip when you check in and out of the hotel.
- **Housekeeping:** Tipping \$1 to \$5 each day shows your gratitude for the person cleaning your room. Don't leave a lump sum tip at the end of your stay as it will probably only go to one person.

Cruise

- There are no hard-and-fast rules about tipping. Most cruise lines already charge you a gratuity fee automatically. Make sure you check before you start leaving cash everywhere.

Wherever you're traveling—have a wonderful trip!!

- Tips from Rossen Reports

Not traveling this holiday season?

Take time to reach out to someone that may be alone for the holidays. A friendly phone call, or card with a note helps a lot!

It's always good to make a connection—times are hard for a lot of people. If you have spare time, volunteer or get involved at your Senior Center or other neighborhood locations that can use your help. You have a lot to offer!!





**The MRSPA Consumer Education Committee
wishes you and yours a safe and happy holiday
season!!**

We care about YOU!!

