



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

September-October, 2024



National Fire Prevention Week is October 6-12, 2024. Help your family be prepared in the event of an emergency. Make sure you have working smoke alarms and have an exit plan.

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Fire Prevention

MONTH

"Learn the Sounds of Fire Safety"

- Hear a BEEP, get on your feet. Get out and stay out. Call 9-1-1 from outside.*
- Hear a CHIRP, make a change. A chirping alarm needs attention.*
- Replace the batteries or the entire unit if it's over 10 years old.*
- Test all smoke alarms at least once a month.*

National Fire Protection Association nfpa.org



Did you know?

Age-Based Replacement: Regardless of the type (battery-only or hardwired), all smoke alarms should be replaced when they reach **10 years from their date of manufacture**. If you can't find the date, it's time for a replacement. **Smoke alarms lose sensitivity over time, so this ensures optimal functionality.**

September is National Preparedness Month

What if you were asked to make a list of everything inside your home from memory? Chances are, you'd end up forgetting a thing or two...right?

If you ever have to file a homeowners claim after a fire or major disaster, you could be asked to do just that. That's why you need a home inventory.

A home inventory is exactly what it sounds like. It's a list of all your personal possessions, along with their estimated value. And it's a great way to help protect the contents of your home.



How to Start Your Home Inventory

Choose a starting point. Don't get overwhelmed trying to think of every item in your house at once. Instead, try starting with your most valuable items, or work through your house one room at a time.

- **Take pictures or video.** Capturing pictures of each item or recording a video of an entire room is a great way to document your items. Be sure to label your photos with any additional information and narrate your video to describe the contents as you record.
 - **Use an app.** There are plenty of mobile apps designed to create a room-by-room record of your home inventory. Some have different features that allow you to take pictures, enter comments and backup all your information to the cloud. [Sortly](#), [Memento Database](#) and [Nest Egg](#) are a few popular apps for homes and businesses.
- **Categorize clothing.** Unless they're especially valuable, there's no need to document every T-shirt or pair of pants. Instead, write down "10 pairs of jeans," and tally your clothing by categories.
- **Keep your receipts.** Having documentation of your purchases, like a receipt or purchase order, helps provide an accurate value of their replacement cost.
- **Record serial numbers.** Writing down the serial numbers of your electronics and major appliances are a great reference for insurers.

Be prepared if an emergency happens!!



Some helpful tips for preparing for the 2024 General Election

To vote by mail, you must **request a mail-in ballot** from the State Board of Elections or **your local board**. Your request for a mail-in ballot for the Presidential General Election must be submitted as follows:

- If you want to receive your ballot by mail or fax, your request must be received (not just mailed) by Tuesday, October 29, 2024.
- If you want to receive your ballot via the internet, your request must be received by 5 pm, Friday, November 1, 2024 for a request sent in the mail, or by 11:59 pm, Friday, November 1, 2024 for a request sent by fax or submitted online.
- If you hand deliver your request and the ballots are ready, you can pick up your mail-in ballot. You may take your mail-in ballot with you and return it by mail or you can vote it at the local board office and give it to an election official.
- The deadline to request a mail-in ballot in person is election day, November 5, 2024 by 8 pm. Please visit your local board of elections' website for hours of operation.
Mail-in ballots must be postmarked or placed in a designated ballot drop box by 8 pm on November 5, 2024 for the Presidential General Election.

To vote in person, Marylanders can vote during early voting or on election day:

For the 2024 Presidential General Election, early voting will be available from **Thursday, October 24, 2024 through Thursday, October 31, 2024 (including Saturday and Sunday) from 7 am to 8 pm**. You can vote early at any **early voting center in the county you live in** .

The Presidential General Election day is November 5, 2024 from 7 am to 8 pm. To vote in person on election days, vote at **your assigned polling place**.



That Call That Your Bank Account Is Being Hacked? It's Fraud!

How It Works

- **You receive a text message that appears to be from the bank you do business with, asking for confirmation that recent activity on your account was legitimate.**
- **When you reply "no," you receive a call, ostensibly from your bank's "fraud investigations unit," informing you your account is actively being hacked.**
- **They assure you they can help protect your assets, and you comply, given the earlier text message appeared to be from your bank and the caller shared specific information that only your bank would know.**

What You Should Know

- **Anytime you get an immediate call from your bank following a text like this, it is a fraud attempt. This is because the transaction noted in the text message isn't identified by a human—it is identified through machine learning, algorithms, and other bank fraud controls.**
- **It seems real because the criminals have information about you and your account, which they may have bought from other hackers or accessed through data breaches.**
- **When the criminals convince you there is an active attack and to move the money to protect it, they are actually siphoning those assets.**
- **This crime can wipe out bank accounts, and because it happened through deception, the bank is not responsible for making the victim whole.**

What You Should Do

- **Do not engage with a call from your "bank" following a text questioning an account transaction.**
- **If you are concerned, contact your bank in a way you know to be valid—using a number on a recent statement or by logging in to your online account or app access.**
- **If this happens to you or a loved one, contact your bank immediately upon realizing it to see if they can halt the transaction.**
- **Report it to local or federal law enforcement; even if they do not investigate, this is your proof in the event future compensation is available to victims.**

Great advice from Kathy Stokes, AARP Fraud Watch Network

Talk to your family and friends.....**National Prescription Drug Take-Back Day** is coming! **Saturday, October 26th at 10 AM!**

Check out [Take Back Day \(dea.gov\)](https://www.dea.gov) for a collection site near you.

Here are the results from the Take Back Day in April, 2024. YOU can make a difference by keeping unused or expired medication out of your home.

- Total Law Enforcement Participation: **4,607**
- Total Collection Sites: **4,869**
- Total Weight Collected: **670,136 lbs. (335 tons)**
- Total Weight All Time: **18,570,487 lbs. (9,285 tons)**



What To Do When You Check Into A Hotel Room

Before settling into your hotel room, consider doing the following:

- 1. Lock your door and make sure the lock closes easily.**
- 2. Look for others' belongings who may still have access to the room.**
- 3. Check for bed bugs; infested rooms may smell sweet or musty.**
- 4. Make sure the phone is working properly.**
- 5. Evaluate cleanliness and call the front desk for any problems.**
- 6. Check the ambient noise level; you may want a room change if it's too loud.**

Travel tips from AAA



Tech Support Scams



Here's how they work:

You get a call from someone who says he's a computer technician. He might say he's from a well-known company like Microsoft, or maybe your internet service provider. He tells you there are viruses or other malware on your computer. He says you'll have to give him remote access to your computer or buy new software to fix it.

But is the caller who he says he is? Judging by the complaints to the Federal Trade Commission, no. These scammers might want to sell you useless services, steal your credit card number, or get access to your computer to install malware, which could then let them see everything on your computer.

Here's what you can do:

1. Hang up. Never give control of your computer or your credit card information to someone who calls you out of the blue.
2. Pass this information on to a friend. You might know these calls are fakes, but chances are you know someone who doesn't.

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP
(1-877-382-4357) or TTY 1-866-653-4261
Go online: ftc.gov/complaint

By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference!

Your complaint can help protect other people.

A Watchdog Alert from AARP

Great deals in September and October:

- Apparel at after-Labor Day sales
 - Previous generation iPhones
 - TVs
 - School supplies (after school has been in session—stock up for next year at lower prices)
 - Cars
 - Costumes
-
- Pizza—October is National Pizza Month



September is National Suicide Prevention Month

**SAVE THE NUMBER
SAVE A LIFE
CALL OR TEXT 988**

Add this number to your phone now.
It could save a life later.

988
SUICIDE & CRISIS
LIFELINE

 nimh.nih.gov/suicideprevention

Your MRSPA Consumer Education Committee Cares About You!!

