



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

July-August, 2024

Keep your e-mail safe!

Are you up-to-date on the latest terminology for Phishing? Know how scammers are trying to take advantage of you and stay safe!!

Phishing

Phishing schemes often use spoofing techniques to lure you in and get you to take the bait. These scams are designed to trick you into giving information to criminals that they shouldn't have access to.

In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you've used before. The email may be convincing enough to get you to take the action requested.

But once you click on that link, you're sent to a spoofed website that might look nearly identical to the real thing—like your bank or credit card site—and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc.

These fake websites are used solely to steal your information.

Phishing has evolved and now has several variations that use similar techniques:

- **Vishing** scams happen over the phone, voice email, or VoIP (voice over Internet Protocol) calls.
- **Smishing** scams happen through SMS (text) messages.
- **Pharming** scams happen when malicious code is installed on your computer to redirect you to fake websites.

Information from FBI.gov

2024-2025 MRSPA CONSUMER EDUCATION COMMITTEE

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

Area I West - Nancy Gordon, Frederick Co.

Area II South – Brenda Barnes, Prince George's Co.
Nancy Lewis, St. Mary's Co.

Area I East - Vacant

Area III North - Betty Weller

Area II North - Phyllis Cherry, Carla Duls,

Area III South— Vacant

Tillie Barckley, Anne Arundel Co.

BE SAFE IN A STORM.....

Summer storms are upon us! There have been recent occurrences of tornados in our area. Know where to go....

Know Where to Go
When Sheltering from a Tornado


Top floor rooms DO NOT protect you.

Exterior rooms and rooms with windows DO NOT protect you.

NO PLACE OUTSIDE is safe from a tornado.

If you have no basement, move to an interior room with no windows.

Quickly move to your basement and bring your emergency supply kit.


weather.gov/tornado

Stay safe from illness-causing bugs this summer...

Get rid of standing water outside!

Apply insect repellent. DEET-infused spray or lotion work the best.

Lyme disease typically begins with rash/fever. Get it treated right away! Pets are also very vulnerable and should be treated right away.





Plastic Free July is a global movement that encourages millions of people to be part of the solution to plastic pollution. Throughout the month of July, participants commit to reducing their use of single-use plastics. By choosing to refuse items like plastic bags, straws, and disposable containers, we collectively contribute to cleaner streets, oceans, and more beautiful communities. Last year alone, approximately 326 million people worldwide participated in Plastic Free July, resulting in a 5% reduction in plastic waste per household.

Will you join the challenge this year?

Keep your precious pets safe from these common plants!

HOUSEPLANTS THAT ARE POISONOUS FOR YOUR PETS



pd
SAVING PETS CHANGING LIVES

 ALOE VERA	 IVY	 DUMB CANE	 SAGO PALM
 PEACE LILY	 PHILODENDRON	 LILIES	 YUKKA

For more information visit our Pet Health Hub: www.pdsa.org.uk/phh



The Health Coverage Assistance Team (H-CAT) can help you:

- Get answers to your health insurance questions.
- Address health insurance problems or concerns.
- File a complaint about your health insurance issue or concern.
- Connect you to resources.

Visit their website or call the phone number listed above.

Signs of heatstroke:

Be safe outside this Summer. This can come on you quickly and you need to know the symptoms.

Weakness, cold or clammy skin, delirium, fatigue, nausea or vomiting, headache and convulsions. Have the symptoms? **Get out of the heat and to an emergency room or urgent care **right away!** Left untreated, heatstroke can lead to permanent medical problems, or death.**



Maryland's "Tax Free Week" begins on Sunday, August 11th and runs through Saturday, August 17th.

Maryland Tax-Free Week is a seven-day period during which the state offers a reprieve from sales tax on certain eligible items. It was initially established to assist families with the financial burden of back-to-school shopping, enabling them to purchase essential items without incurring additional costs associated with sales tax. The initiative has grown in popularity over the years, attracting not only parents and students but also bargain hunters looking to capitalize on significant savings.

During Maryland Tax-Free Week, the following items are eligible for exemption from the state's 6% sales tax:

Clothing and Footwear: All qualifying apparel priced at \$100 or less per item will be tax-free. This category includes a wide range of items, such as shirts, pants, dresses, shoes, coats, hats, and more. Whether you're searching for trendy back-to-school outfits for family members, or just refreshing your wardrobe, this is the perfect time to shop without the added tax burden.

The First \$40 of a Backpack: The first \$40 of a backpack's purchase price is exempt from sales tax, allowing you to save on both fashion and functionality.

If you don't feel like cooking be sure to turn to these places for good senior dining deals. From fast food to steak restaurants, our compiled restaurant list will definitely help you make your choice.

Keep in mind that deals may vary at participating locations and can change without notice.

- **McDonald's:** discounts on coffee and beverages (55+)
- **Wendy's:** get free coffee or other discounts depending on location
- **IHOP:** 10% discount (55+) and a menu for people aged 55 and over at participating locations
- **Golden Corral:** Senior discount varies by location (Inquire)
- **Denny's:** Offers a 55+ menu with smaller portions, and better prices.
- **Perkins:** Restaurants: Fifty-Five Plus menu Offers special deals (55+)
- **Subway:** 10% off (60+) varies by location
- **Old Country Buffet:** Daily discounts for seniors (55+)
- **Burger King:** 10% discount on purchase depending on location (60+)
- **Long John Silver's:** 10% discount or discounted beverage (55+)

* **From The Walletwatcher**



Have fun and save money! If you didn't attend the Annual Business Meeting, here is some information that was provided by your Consumer Education Committee:

To order the literature provided by your Consumer Education Committee visit these websites:

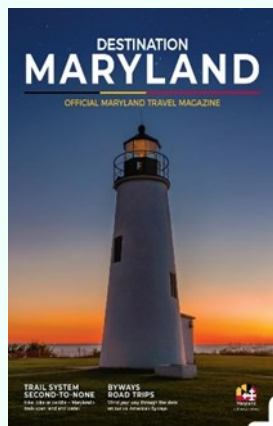
Maryland Park Service Golden Age Pass

[Golden Age Pass - Maryland State Parks \(shopdnr.com\)](http://shopdnr.com)



Other travel brochures for destinations in Maryland

[Brochures | VisitMaryland.org](http://VisitMaryland.org)



You can also view these materials online at the VisitMaryland.org website.

Other items of interest:

[Maryland Wineries Association - Visit, taste and explore Maryland wine.](http://MarylandWineriesAssociation.org)



The 2024 Ice Cream Trail on-farm creameries include:

[Prigel Family Creamery](#) (Baltimore County)

[Deliteful Dairy](#) (Washington County)

[Happy Cow Creamery](#) (Frederick County)

[Moo Cow Creamery](#) (Frederick County)

[South Mountain Creamery](#) (Frederick County)

[Rocky Point Creamery](#) (Frederick County)

[Broom's Bloom Dairy](#) (Harford County)

[Lockbriar Farms](#) (Kent County)

[Keyes Creamery](#) (Harford County)

[Woodbourne Creamery at Rock Hill Orchard](#) (Montgomery Co)

[Misty Meadow Farm Creamery](#) (Washington County)

and [Chesapeake Bay Farms](#) (Worcester County)

Check out this link to learn about exciting prizes for visiting these locations! What a sweet challenge!!



[Icecream-Trail.png \(804x464\) \(maryland.gov\)](#)

There is a big increase in robberies at ATM's. Never walk away from the ATM with a bank envelope, or clearly showing your cash.

Be aware of your surroundings when approaching the ATM and **if at all possible use an indoor ATM.**

People are using ATMs, even in broad daylight, outside, and are immediately being approached by armed people, trying to take their money.

There is also a robbery scam where people pull up in two cars and block you so that you can't exit the ATM parking area.

Always watch the area around you!!



Have a ball this summer and stay safe!!



Your MRSPA Consumer Education Committee Cares About You!!