



MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION

**Maryland Retired School Personnel Association
CONSUMER CONNECTION**

A Publication of the MRSPA Consumer Education
Committee

May/June 2020

These are difficult times, and we're here for you!



If you need assistance, your MRSPA staff is available Monday-Thursday, 8 AM to 4 PM and Friday from 8 AM to 2 PM. We are working remotely most days and are still checking email and voicemails. We hope that you and your family stay safe and well!



We can all use some help from time to time. MRSPA's Community Service Committee has established a Virtual Food Drive in conjunction with the Maryland Food Bank, to help people around the state of Maryland during this difficult time. We are trying to raise \$1,945 in honor of our Association's founding in 1945. As you know, we would have collected food at our Annual Business Meeting this year. Because our meeting was cancelled and we were not able to collect as much food, we found that this would be a good way to give back. We hope you'll join us in helping our fellow Marylanders in their time of need. Just copy or type this link into your browser, and it will take you to the Virtual Food Drive at the Maryland Food Bank. **Thank you in advance for your donation! *When checking out you can have your name and donation shown on the MD Food Bank website or you can choose not to. Just check the appropriate box.**

<https://mdfoodbank.fenly.org/drive/frankie-mcdonnells-virtual-food-drive/>

2019-2020 MRSPA CONSUMER EDUCATION COMMITTEE

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Area I East - Susan Mundy, Howard Co.

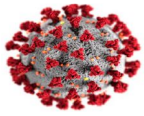
Area II South - Dr. Norma Martof, Brenda Barnes Prince George's Co.

Area I West - Nancy Jean Martin, Washington Co.

Area III North - Bonnie Dixon, Queen Anne's Co.

Area II North - Phyllis Cherry, Anne Arundel Co.

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Attorney General Brian Frosh Warns Consumers to Beware of COVID-19– Related Investment Schemes

The Attorney General is alerting investors to be on guard against an anticipated surge of fraudulent investment schemes.

“In these extraordinary times the health and welfare of all must be our foremost concern, and that includes our financial health” said Attorney General Frosh. “Scammers will begin perpetuating schemes that require little or no advance planning and minimal sophistication. Most will simply be old scams dressed in contemporary clothing.”

Investors must remain vigilant to protect themselves. In particular, fraudsters can be expected to develop schemes that falsely purport to raise capital for companies manufacturing personal protective equipment including surgical masks and gowns, producing ventilators and other medical equipment, distributing small-molecule drugs and other preventive pharmaceuticals, or manufacturing vaccines and miracle cures. The schemes often appear legitimate because they draw upon current news, medical reports and social and political developments.

Scammers also will seek to take advantage of concerns with the volatility in the securities markets to promote “safe” investments with “guaranteed returns” including investments tied to gold, silver and other commodities; oil and gas; and real estate. Investors can also expect to see “get rich quick” schemes that tout quickly earned, guaranteed returns that can be used to pay for rent, utilities or other expenses. These schemes also target retirees and senior citizens, falsely claiming they can quickly and safely recoup any losses to their retirement portfolios.

The Attorney General encourages anyone who believes they may have been the victim of a securities scam to contact the Securities Division at 410-576-6365. For more information, visit the Attorney General’s webpage at www.marylandattorneygeneral.gov

How to Protect Yourself

Ask questions and research the investment and the person offering it. Always ask if the person is properly licensed or registered. This information can be confirmed by the Securities Division at 410-576-6494.

Don’t fall for phishing scams. Phishing scams may be perpetrated by foreign or domestic parties claiming an association with the Centers for Disease Control and Prevention or the World Health Organization, or by individuals claiming to offer novel or expert medical advice or services. Con-artists offering “opportunities” in research and development are scamming you. They can even impersonate government personnel, spoofing their email addresses and encouraging audiences to click links or access malicious attachments. These links or attachments can lead to dangerous websites and malicious attachments that can steal information from your computer, lock it up for ransom, or steal your identity. **Don’t click on it!**

There are no miracle cures. Scientists and medical professionals have yet to discover a medical breakthrough or have developed a vaccine or means to cure COVID-19. Not surprisingly, the vaccines being sold by online pharmacies are not real. You should not send money, or make payments over the phone to anyone claiming they can prevent COVID-19, or purporting to have a vaccine or other preventive medicine.

(Protecting Yourself, continued)

Avoid fraudulent charity schemes. White-collar criminals may pose as charities soliciting money for those affected by COVID-19. Before donating, you should independently verify any charity that raises money for the sick or that is securing donations to help uninsured persons pay for medical treatment. You should avoid online solicitations for cash and gift cards, as these schemes have become a popular way for scammers to steal money. Think with your head instead of your heart. If you want to donate to a cause, you should work with a legitimate, established organization.

Consumer Alert: Tips to Avoid Coronavirus Stimulus Payment Scams (from the office of the Attorney General)

The federal government has begun making payments to individuals as authorized by the Coronavirus Aid, Relief and Economic Security (CARES) Act. These are more commonly known as "stimulus" payments and will either be made directly into your bank account or you may be issued a check delivered by US Mail.

Unfortunately, there are also unscrupulous people taking advantage of these payments to try to scam others out of money or personal information. By understanding some basic information about these payments, we hope to help you avoid scammers and fraudsters.



Residents of the United States who meet certain income limits are eligible to receive the stimulus payments. This means that not every U.S. resident is eligible, and therefore not every resident will receive a payment.

The Internal Revenue Service (IRS) is the federal agency that is administering the payments. Communication from other agencies or entities that claim to be able to get you a stimulus is most likely a scam.

The IRS will not call, text, email, or contact you on social media asking for personal information, even related to stimulus payments. The IRS will mail a letter to your last known address about two weeks AFTER your payment providing information on how the payment was made and what to do if you didn't receive the payment. If you have questions about the legitimacy of the letter, you can visit [IRS.gov](https://www.irs.gov) for more information.

If you are eligible for a payment and do not automatically receive a direct deposit, or check, ONLY use the online form available through **IRS.gov** called "Non-Filers: Enter Payment Info" to provide personal information. Anyone asking for personal information through email, text, phone call, or social media is a scammer. (Most eligible individuals will receive a payment automatically without having to do anything. However, some individuals will need to complete this form to receive a payment).

You don't have to pay to get your stimulus money. The payment is not income and you do not have to pay any taxes now or in the future on this money.

The IRS will not tell you to deposit your stimulus check then send them money back because they paid you more than they owed you. That's a fake check scam.

Anyone who tells you that you must "act now" to get your stimulus payment is a scammer, especially if they are asking for your personal or financial information. If you don't receive a payment this year, you can also claim it by filing a 2020 tax return next year.

You should be able to find answers to all of your questions about the stimulus payments on www.IRS.gov. If you think you've been the victim of a scam, you can file a complaint with the Consumer Protection Division at www.marylandattorneygeneral.gov.

Can't Stop Worrying About COVID-19?

AARP tells us that you should reduce your exposure to news and social media. Psychologists agree that a constant cycle of negative headlines is linked to anxiety and stress.

"News puts your brain on alert," says Jameca Woody Falconer, a licensed psychologist and faculty member at Webster University in St. Louis, Missouri. "I have patients who watch the news around the clock, flipping from channel to channel, and it just amps up their cortisol levels."

Consider limiting yourself to 30 minutes a day or just checking the news once in the morning and once in the evening. Falconer recommends connecting regularly with friends and family members by video chat or phone. "When you're alone with your thoughts, your anxiety can spiral," she says.

If your anxiety is interrupting your ability to function or to perform ordinary activities like paying bills or showering, that's a sign it's time to consider professional help.

Most therapists across the country are offering virtual sessions, and Medicare and many private insurers have expanded their coverage to include tele-therapy. Ask your primary care provider for a referral, or use the national Crisis Text Line. Texting HOME to 741741 connects you to trained volunteer crisis counselors who reply quickly and are available 24/7.

For more information visit AARP.org

**Need more information about issues during this pandemic?
Here are some helpful links:**

Maryland Dept. of Health COVID-19 Outbreak Information: <https://coronavirus.maryland.gov/>

Office of the Governor of Maryland COVID-19 Updates: <https://governor.maryland.gov/coronavirus/>

Center for Disease Control and Prevention (can even find how to create sew and no-sew masks among many other things) at <https://cdc.gov> .

Maryland Department of Natural Resources - Looking for a state park that is open, search <https://dnr.maryland.gov>

click parks for a list of parks that are open and their current rules

Maryland Department of Aging – Senior Call Check Program or other information at <https://aging.maryland.gov> or 1-866-50-CHECK to register

AARP Maryland – Information and activities in your community <https://aarp.org/md>

AARP *Friendly Voice Call*. The phone number to register is 888-281-0145 and the web address is <https://aarpcommunityconnections.org> , click Request a Call



Stay safe, stay well and stay connected.

KEEP CALM and Avoid Coronavirus Scams

Here are **5 things** you can do to avoid a Coronavirus scam:



Ignore offers for vaccinations and home test kits.

Scammers are selling products to treat or prevent COVID-19 without proof that they work.



Hang up on robocalls.

Scammers use illegal sales call to get your money and your personal information.



Watch out for phishing emails and text messages.

Don't click on links in emails or texts you didn't expect.



Research before you donate.

Don't let anyone rush you into making a donation. Get tips on donating wisely at [ftc.gov/charity](https://www.ftc.gov/charity).



Stay in the know.

Go to [ftc.gov/coronavirus](https://www.ftc.gov/coronavirus) for the latest information on scams. Sign up to get FTC's alerts at [ftc.gov/subscribe](https://www.ftc.gov/subscribe).



Federal Trade Commission

If you see a scam, report it to

[ftc.gov/complaint](https://www.ftc.gov/complaint)

Going Stir-Crazy Trapped at Home?

Instead of thinking of yourself as trapped, change your mindset and consider this a time to focus on yourself and your goals. Is there an easy home improvement project you can tackle? Have you always wanted to learn a language?

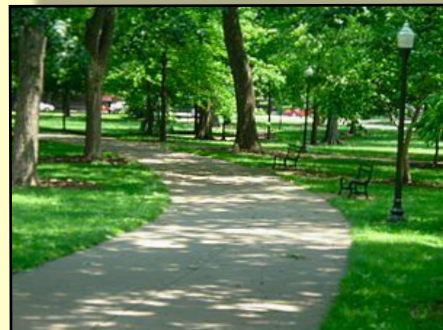
You can start with small, achievable goals. Make a list for your day and plan small activities like cleaning out a drawer, 30 minutes of reading, 10 or 15 minutes of exercise, plan a walk, do some gardening. As you complete your goals, check them off your list. At the end of the day, you'll feel good about the time you spent at home and see some achievements.

Schedule a family reunion or happy hour with buddies over Zoom. This is a great time to catch up on phone calls to old friends.

There are people out there who are lonely. You might just make someone's day by reconnecting with them.

Go outside. Fresh air does so much good! Nature reduces stress and anxiety. In a study by Frontiers in Psychology, they found that 20 minutes outside drops stress levels.

It's great to see other people out walking. Just keep your distance.

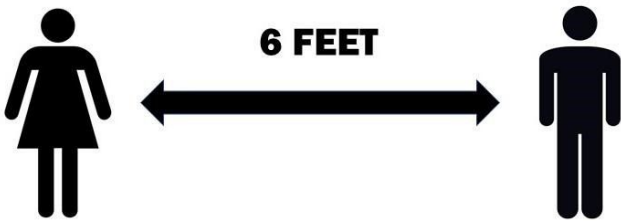




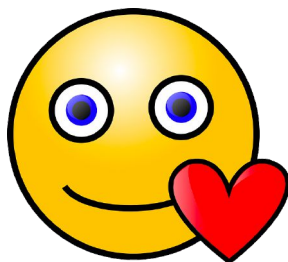
Maryland Retired School Personnel Association
 8379 Piney Orchard Parkway, Suite A
 Odenton, MD 21113-1508

NONPROFIT ORG
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 JOPPA, MD
 PERMIT NO. 100

**PLEASE KEEP
 SOCIAL DISTANCE
 IF POSSIBLE**



**We'll get through
 this
 together!**



Stop the Spread of Germs

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.

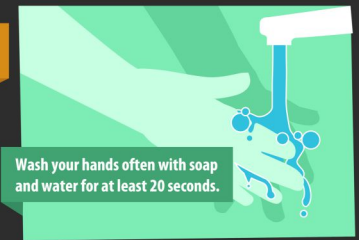


When in public, wear a cloth face covering over your nose and mouth.

Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



cdc.gov/coronavirus