



## Maryland Retired School Personnel Association

### CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education  
Committee

November-December, 2022

## Doing That “End of the Year” Extra Giving?

**How do you know that your money is going to a worthy charity and that more of your donation is going to the cause and not to administrative expenses?**

**Here are some tips to guide you:**

- \* **Make sure it’s a legitimate, reputable charity. Verify that it’s a tax-exempt organization, registered with the Internal Revenue Service by reviewing its Form 990. You can type in the charity’s name with 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.**
- \* **The typical charity spends 75 percent of its budget on programs, according to CharityNavigator. Look for nonprofits that hit or come close to this benchmark. The rest of a typical charity’s budget goes to administrative costs (15 percent) and fund-raising (10 percent).**
- \* **Be sure to assess the impact of the charity’s work. GiveWell does in-depth research on programs that it determines have had the most impact on people’s lives and then suggests a handful of charities it deems best at delivering these programs.**

**Don’t Forget—Daylight Savings Time Ends at  
2 AM on Sunday, November 6th—FALL Back!**



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# DON'T GET SPOOFED!



## Recognize and Avoid **SPOOFED CALLS**

### WHAT IS SPOOFING?

Spoofing occurs when someone fakes Caller ID details that appear on your phone to trick you into revealing personal information.

### HOW DOES IT WORK?

Caller ID displays your caller's name and number. But it can be manipulated to make it seem someone else is calling.

## THINK YOU ARE BEING SPOOFED?

Here are some things you can do:

### Personal Information

Never give account numbers, Social Security numbers, passwords or other personal information to unexpected callers.

### Inquiries

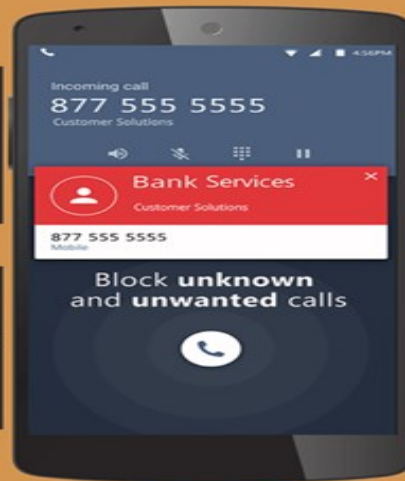
If a caller claiming to be from a government agency or business seeks personal information, hang up and call the agency or business to confirm the request.

### Use Caution

Be careful if you are being pressured for information immediately.

### Set a Password

Make sure your voice mail account has a password so spoofers cannot access it.



## How do I report suspected spoofing?

If you receive a call and you suspect caller ID information has been falsified, or you think the rules for protecting the privacy of your telephone number have been violated, you can file a complaint with the FCC.

Visit us today for more tips and advice!



[www.fcc.gov/spoofing](http://www.fcc.gov/spoofing)



[twitter.com/fcc](https://twitter.com/fcc)

[instagram.com/fcc](https://www.instagram.com/fcc)

**Do You Have a Complaint or Need Help?**

**Contact the Office of the Maryland  
Attorney General, Brian Frosh.**



**Email contacts:**

**oag@oag.state.md.us**

**Consumer Protection: consumer@oag.state.md.us**

**Health, Education and Advocacy:  
heau@oag.state.md.us**

**Civil Rights: civilrights@oag.state.md.us**

**Hotlines:**

**Consumer Hotline: 410-582-8662**

**Health Advocacy Hotline: 410-528-1840 or 1-877-261-8807**

**For more contact information, check out their website:**

**<https://www.marylandattorneygeneral.gov/>**

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**Don't Toss Documents With Personal Information in the Trash!**

**Items that contain your name, address, account numbers, personal information such as date of birth, social security number, etc. are targets for thieves!**

**Make sure you shred these documents at home, if you have a shredder, or take them to a free shredding event that offers high security shredding (banks may offer this through an event), the UPS Store offers secure document destruction (you pay by the pound). If you stay on top of the mail as it is delivered, it won't pile up and you'll feel more secure with confidential information being destroyed.**

**A good rule is to look at your mail by the next day, separate the recycle and shredding and take care of it right away. You'll be glad you did!**





## Stealing Checks From the Mail and Washing Them Is Back!!

Residential mailboxes with the raised flag that indicates outgoing mail are a big draw for criminals since they often contain bill payments with personal check included.

Thieves go “fishing” inside the blue mailboxes by inserting long flexible items with adhesive on the end in hopes of pulling out checks.

Another way into mailboxes is to steal a master key from a postal worker. These “arrow keys” open multiple mailboxes and sell for between \$5,000 and \$10,000 on the black market.

Once they have a personal check, thieves “wash” the ink off with household chemicals and fill it out to a new recipient for whatever amount they wish. Often, they will apply super glue on the signature to keep it intact.

### What You Should Know:

Mail theft cases were more prevalent on the West Coast but more incidents have been reported in the eastern US, particularly around Philadelphia, New York and Washington, DC.

Rather than cashing forged checks themselves, criminals often sell the “washed” checks through online black-market channels, with personal checks fetching around \$175.00 per check.

### What You Should Do:

Bring checks **inside** the post office for mailing, or, if you choose to deposit mail containing checks, personal sensitive information, etc., do so as close to the pickup time as possible.

When you put outgoing mail in your mailbox, **don't put up the flag** and try not to leave outgoing mail in your mailbox for long periods of time.

Keep an eye on your account balances and report any suspicious activity right away.

Sign up for Informed Delivery from the U.S. Postal Service. It's a free daily service that emails you a scan of what is coming in your mail.

From AARP Fraud Watch Network



## The Holiday Shopping Season is Upon Us!

**Be careful when holiday shopping. During this time of year, theft is on the rise!**

- ⇒ **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 of people following you and keep your purse close to your side. Stay off your cell phone while walking along so that you don't become an easy target for theft. Thieves look for people that are not paying attention.**



**CAUTION! CAUTION! CAUTION! CAUTION!**

- ⇒ **If you see people that appear to be looking for packages that are left on doorsteps, notify your local police.**
- ⇒ **More delivery people are out now in personal vehicles making deliveries. DON'T open your door to them. There are people that are using this method to push past the homeowner and 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**

# The 12 DAYS of SAFETY

Never use  
lighted candles  
near trees  
or boughs

1



Keep  
poisonous  
plants out  
of reach  
of children  
and pets

2



Keep trees  
away from  
fireplaces,  
radiators  
and other  
heat  
sources

3



Make sure  
your tree  
has a stable  
platform

4



Choose an  
artificial  
tree that is  
labeled fire  
resistant

5



If using a  
natural tree,  
make sure  
it is well  
watered

6



Check holiday  
lights for fraying,  
bare spots, gaps  
in the insulation or  
excessive kinking  
in the wire

7



Turn off all  
tree lights and  
decorations  
when not  
in use

8



When putting  
up decorations,  
use a step  
stool or ladder  
to reach high  
places

9



Designate  
a sober  
driver

10



When  
preparing a  
meal, wash  
hands, utensils,  
sink and  
anything else  
that touches  
raw meat

11



Reheat  
leftovers  
to at least  
165°F

12



# Happy Holidays

**nsc**  
National Safety Council  
[nsc.org](http://nsc.org)



## Step 1



## Check your tires

Wet or icy roads are dangerous! Make sure you have **adequate tread** on your tires and check their **pressure**.

If you live in an area that sees a high amount of snowfall, consider **snow tires**, which are made of cold-resistant rubber and have deeper treads.

## Step 2



## Change your oil

Cold temperatures cause **oil to thicken**, which can prevent it from lubricating your engine, causing damage.

Fill your engine with an oil of **lower viscosity**. The number before the W represents viscosity, so **5W-30** has a lower viscosity than 10W-40. Check your owner's manual for the right type.

## Step 3



## Wax your car

Moisture and road salt are a corrosive combination, and will **eat away at your paint**. Since paint protects your car's body, once it's gone the aluminum underneath can become damaged.

Giving your car a **wax job** is the best way to protect it from corrosive materials.

# Walk Like a Penguin to Prevent Winter Slips, Trips and Falls

1. Walk flat footed and take short steps



2. Wear footwear that provides traction



3. Step down, not out from curbs



4. Use your arms for balance



5. Carry only what you can







# Happy Holidays!

We hope you'll use these safety tips to have a  
safe and happy holiday season!

Your MRSPA Consumer Education Committee  
Cares About You!!

