



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

July-August, 2019

1 million Maryland drivers are still not Real ID compliant. Are you one of them?

The Real ID Act is a federal law designed to tighten security for state-issued driver's licenses and identification.

You can have a Real ID license (with the star in the upper right corner) but don't have the necessary documentation on file. The key to making the process easier is to show up prepared at the Motor Vehicle Administration. There is an online lookup tool on the MVA website:

www.mva.maryland.gov/realidlookup

On this website, you can find out if you are "Real ID Compliant" and find out what documentation you will need to take to the MVA. You can also make an appointment. The MVA will be notifying drivers through the US Mail or emails asking them to set up an appointment. You can be proactive and visit the MVA website to get all the details and take care of this before you are notified.



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The FCC Warns of More Robo Calls Related to Social Security Numbers

Scammers are making calls to people with a recorded message indicating that your Social Security Number has been compromised. They ask you to call back immediately and leave a number. They are trying to obtain your personal information, banking information, etc. Sometimes they will leave 3 or 4 messages in one day, hoping to wear down the receiver into calling them back. ***DON'T FALL FOR IT!!!***



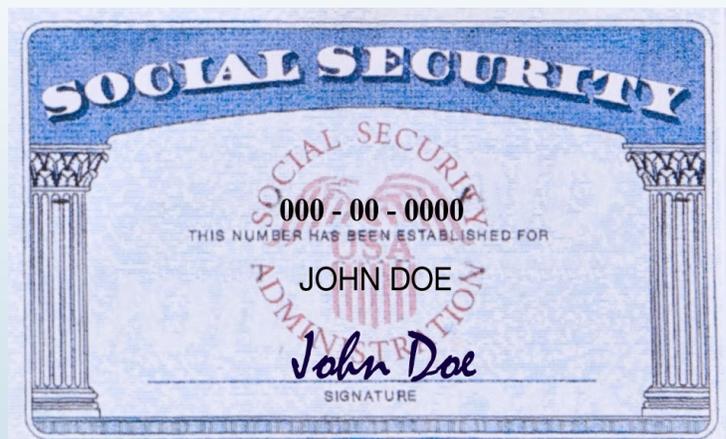
Social Security never calls your telephone to discuss your account. They will send you information in the mail regarding Social Security matters, or will do business with you on their website once you have set up an account.

Sometimes phone scammers will try to enroll you in a Medicare Prescription Plan, only to divert your banking information and steal your Social Security payment.

If you receive anything, a phone call, mail or email that seems suspicious, call the Social Security Administration for verification. If you have been the victim of one of these scams, report it to Social Security as well as Law Enforcement.

For great information on how to stop unwanted robocalls and texts:

Visit FCC.gov and search Scams



Consumer Watch: Tips for a bug-free summer

- ⇒ **Observe your outdoors.** It's crucial to seek out and get rid of standing water from toys, etc.
- ⇒ **Apply insect repellent.** DEET-infused spray or lotion is the best
- ⇒ **Avoid areas with high grass or leaf litter.** Walk in the center of the trail when hiking.
- ⇒ **Pets are also vulnerable to Lyme disease and should receive prompt attention for any tick bites**
- ⇒ **With people, Lyme disease typically begins with a rash and fever-like symptoms. If left untreated, victims can experience neurological symptoms as the infection spreads to the brain. The disease can be managed with antibiotics, but going too long without treatment may leave sufferers with lifelong health issues.**



The keys to staying cool in extreme heat:

- ◇ **Drink plenty of water and other fluids (but not sugary drinks or alcohol, which are dehydrating).**
- ◇ **Stay indoors in an air-conditioned place—whether your home, a mall, a movie theatre, or a local library.**
- ◇ **If you don't have access to air conditioning, take a cool shower or bath to keep your temperature down.**
- ◇ **If you must be outdoors, refrain from strenuous activity, including exercise and yardwork.**



Signs of heatstroke:

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

Are you a Veteran? Did you know there is a Veteran's Online Shopping Benefit?



EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

This benefit offers PX shopping to **all** honorably discharged veterans. Shopping is online only (meaning you can't show up at a PX to shop in person) and tax-free. The benefit was approved in 2017. Offers run the gamut from clothing to beauty/health to sports and outdoors, plus more! Go to www.vetverify.org to set up an account.

Good buys in July and August

July—Furniture and tools

August—Laptops, School Supplies, Summer Apparel, Swimwear

Both Months—Jeans



Don't Forget—Maryland Tax-Free Shopping Week is Sunday, August 11 through Saturday, August 17, 2019:

Qualifying apparel or footwear valued at \$100 or less are exempt from state tax. Also the first \$40 of a backpack or bookbag purchase is tax exempt.

(Accessory items—except for backpacks are not included)

Looking for a Farmers Market in Maryland—check out www.marylandsbest.net



know the difference between a tornado

Watch and Warning

Be Prepared...

a tornado is possible

- Check for forecast updates
- Monitor sky conditions
- Know where to take shelter

Take Action!

a tornado is imminent

- Take shelter immediately
- Seek further information
- Check for forecast updates

Be Weather-Ready



Weather-Ready Nation

National Oceanic and Atmospheric Administration

National Weather Service

weather.gov

Fireworks Safety Tips

- ★ Never allow **children** to play with or ignite fireworks.
- ★ **Never** try to **re-light** or **pick up** fireworks that have not ignited fully.
- ★ Keep a **bucket of water** or a **garden hose** handy in case of fire or other mishap.
- ★ Make sure fireworks are **legal** in your area before buying or using them.
- ★ Light fireworks **one at a time**, then **move back** quickly.
- ★ More Fireworks Safety Tips – [**www.cpsc.gov/fireworks**](http://www.cpsc.gov/fireworks)

Source: U.S. Consumer Product Safety Commission 2012 Fireworks Annual Report

Solution to a Sticky Situation

Tree sap can leave a sticky mess on your vehicle any time of year, but warm weather may accelerate how sap sticks to paint. The longer you wait to remove the sap, the more difficult it will be to remove. Clean the sap off as quickly as possible or it could eat through the paint.

Sometimes rubbing alcohol on a soft cloth will remove sap or use a specialized tree sap or bug-and-tar remover. Sparingly test the area first before using anything on the car—some could damage the clear coat or paint itself. Wash off the residue and follow with a coat of wax. For windshield sap, try a plastic scraper. If sap remains, try a razor blade, taking care not to scratch the glass.



See Better When Driving at Night

Headlights that are cloudy can cause you to lose significant lumination. A recent AAA study reported that the plastic coating on headlight lenses can start to deteriorate in three to five years and can become so clouded or yellowed over time that the headlights provide just 22 percent of the light they did when new.



Drivers need a minimum of 300 to 350 feet to see and react and brake when traveling at 60 mph. If headlight illumination drops to 20 percent of the original brightness, visibility could drop enough to make night driving riskier than it already is.

A mechanic can replace the entire headlight assembly or some stores sell a kit to restore the lens coating. Stay safe when driving at night.

The Benefit Corner

What's new in 2019? We will be featuring new deals in each newsletter.



This month's feature:

HEAR in AMERICA has been a trusted benefit-provider to Maryland Retired School Personnel Association for 16 years. With initial hearing assessment recommended for all people over age 50, HEAR in AMERICA's referral to local hearing professionals for a free evaluation is a benefit that can positively impact all members and their families.

If hearing aids are needed, HEAR in AMERICA's discounts on the purchase of top-quality hearing aids, the warranties offered, and its follow-up service make this a service that MRSPA's Board of Directors is proud to recommend.

For more information call HEAR in AMERICA toll-free at 1-800-286-6149. *Be sure to mention that you are an MRSPA member.*



For more benefits available with your membership at MRSPA, check out our website at www.mrspa.org, click on Member Benefits.