

Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

July-August, 2020



Thank you for your donations! MRSPA's Community Service Committee's goal of raising \$1,945 in honor of our Association's founding in 1945 has been exceeded! Thank you to those who contributed to help our fellow Marylanders in need during this difficult time! Our generous members and friends donated \$3,193!

MRSPA hopes that all of our members are keeping safe and healthy during the Coronavirus pandemic. We will continue to provide some tips for staying safe in the next few editions.

CAUTION CAUTION CAUTION CAUTION CAUTION

Be aware of scammers that are targeting vulnerable people in this crisis.

According to AARP's Fraud Watch Network, criminals are preying on this new vulnerability with everything from fake work-at-home jobs and fraudulent charities to money-seeking romance schemers lurking on dating sites. Other scammers include government imposters who are targeting your stimulus check. How do they do it? Keep reading to see the six psychological tactics scammers don't want you to know about!

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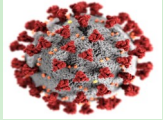
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Tips from AARP's Fraud Watch Network to help keep you safe during the Coronavirus:

A friendly voice. Before the coronavirus, 1 in 4 older adults were socially isolated; today that number is far higher. "When you're lonely, a friendly voice on the phone or a friendly message on social media seems like a real bright spot," says Emily Allen, senior vice president for programs at AARP Foundation. Scammers use information they've gleaned about you online to strengthen the bond. They shower you with compliments and get you to like them in order to make you more willing to believe their lies.

Official-sounding sources. "In uncertain times, we rely more than ever on what other people tell us. Scammers may falsely identify themselves as being from the IRS or the Centers for Disease Control and Prevention," says Robert Cialdini, regents emeritus professor of psychology and marketing at Arizona State University. "They misquote or make up advice from experts. And they create fake organizations that sound impressive, to fool you."

Using your intelligence against you. "Some people get drawn in when scammers compliment their intelligence and ability to understand a so-called opportunity," Cialdini says. "Others think they're smarter than a scammer and can spot a phony. Research shows that, among older adults, those who think they're the most invulnerable to persuasion are most likely to fall for scam artists."

Helping in hard times. Schemes involving fake charities, online romantic partners in need, and grandchildren marooned away from home without cash are nothing new. But they're heating up as people yearn for ways to help others and as job losses and travel restrictions make scammers' stories sound more believable than ever, Wood says.

Relieving your new anxieties. Job loss, stock market tumbles, scary virus risks...scammers are manipulating your fears in these uncertain times with too-good-to-be-true "opportunities" like fake work-at-home offers, bogus investment schemes and phony chances to buy face masks, hand sanitizer, coronavirus tests and fake remedies.

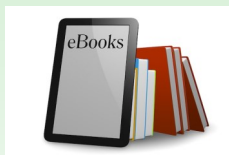
You gotta act now! Goading you to either make a fast decision or miss out on scarce supplies or a new job plays on today's anxieties, Wood says. "When you're fearful or stressed, you're more likely to make impulsive decisions," she says. "Scammers know this."

4 Ways to Turn the Tables

- 1. Cut them off.** Toss, delete or hang up on unsolicited offers. Don't answer the phone if you don't recognize the caller ID. Don't click on links or offer personal information on emails.
- 2. End suspicious online friendships.** This is not the time to trust strangers no matter how nice they seem. Cut off contact the moment someone you don't know well asks for info or financial help.
- 3. Cultivate your real friendships.** Stay in frequent touch with family, friends and neighbors who can be sounding boards on unusual offers.
- 4. Do your homework.** Call to verify people claiming to be from the IRS, your bank, etc.

Feeling isolated during the pandemic?

Visit connect2affect.org to assess how much social isolation and distancing are affecting your mental and physical health.



Keeping busy is a great way to help feelings of isolation and improve your health and mind.

Did you know that there are many sources of free e-books?

- Your local library website. Many local libraries partner with online services, like the free app Libby to offer free audiobooks and e-books (loaned for a limited time) to those with a library card. Some libraries will let you sign up for one online.
- Amazon's Kindle Store. Offers thousands of free e-books compatible with Kindle or e-readers, Fire tablets, and most smartphones and tablets. Amazon Prime members can also get one free book each month with First Reads.
- Apple Books app. On Apple devices, you'll find this app with a free collection of about 1,000 e-books and audiobooks for kids and adults.
- Project Gutenberg. This site has more than 60,000 titles, many of which are older books with expired copyrights. All you need is a web browser. No apps or log-in required.
- Other sites, including Audible and Google Play Bookstore have some free offerings as well.



With changes to the Governor's orders for the State of Maryland and more businesses opening each week, are you concerned? Do you have questions about risks?

A great source of information is the Maryland Coronavirus website. They have current statistics as well as the information from the Governor's order. Frequently asked questions are very helpful when making your own plan for the Summer. Whatever you choose to do, stay safe!

Visit <https://coronavirus.maryland.gov> for more information.

6 Tips for Senior Sun Safety

Brought to you by



Summer weather is great for relaxing with family and friends. Being outside for pool parties, barbecues, and beach trips are what make summertime so much fun.

Too much outdoor time, however, can lead to problems like sunburn and dehydration in elderly populations who are especially at risk for these hot-weather woes. But by taking a few precautions, problems like sunburn and dehydration in the elderly can be avoided and seniors will be able to get the most out of long summer days.



Wear the right clothing.

The best summertime clothing for seniors is lightweight and made out of a breathable fabric such as cotton. Shirts should be long-sleeved, and seniors should wear wide-brimmed hats to protect from the sun.



Apply sunscreen early and often.

Sunscreen takes time to work, so don't wait until you're poolside. Try to apply sunscreen about an hour before you head outside, and reapply every two hours. Look for a broad-spectrum sunscreen that protects against both UVA and UVB radiation.



Drink plenty of fluids.

Seniors are less likely to feel thirsty, and dehydration can come on quickly and be dangerous. Try to drink between 6 and 8 glasses of water a day, and increase your intake if you're doing any kind of physical activity, or if the weather is particularly hot.



Stay indoors at the hottest hours.

The sun is most intense during the middle of the day. If you're a tennis player or gardener, it's best to keep these activities to the early morning or evening, when the weather is cooler. Try to stay indoors when the sun is at its peak.



WARNING: Knowing the signs of heat stroke can save a senior's life. A flushed face, high body temperature, headache, nausea, rapid pulse, dizziness and lack of sweating despite the heat are signs that immediate action should be taken. Drinking water, a cool ice pack to the back of the neck, and removal of the sun is a must at the earliest signs of these symptoms.



Wear eye protection.

Seniors have very sensitive eyes. Wearing sunglasses can help reduce the cumulative damage that causes eye problems such as cataracts and age-related macular degeneration in seniors. Wrap-around styles that protect from both UVA and UVB radiation are best.



Check your medications.

Some medications can cause increased sensitivity to the sun. Look over your medications, and talk to your doctor about any concerns or questions you have.





It's a great time to buy from local farmers!

Summer is here and it's a great time to pick up local produce to help our farmers!

Not sure where to buy local produce? Just check out the website at <https://marylandsbest.maryland.gov/> to find your local farmers' market! It's easy and your support means a lot! You can find vegetables, fruits and even seafood by checking out this great website! Just enter what you're looking for into the search engine on the website and enter your location! It will bring up a list of local Farmer's markets! Happy eating!

Best Deals in July and August

Don't forget "Freebie" days in July!

- 7-11 Day on July 11th offers free slurpees
- Free French fries on July 13th (check your local fast-food restaurant for free offers)
- Free hot dogs on July 17th
- Free ice cream on July 21st



You can pick up great deals in July on Summer clothing by July 4th, outdoor gear, and Christmas in July items!

August deals include:

- Maryland Tax-Free Week—August 11-17, 2020
- School supplies
- Patio furniture
- Outdoor toys
- Free days include:

National Root Beer Float Day on August 6th

National Waffles Week—Check around August 24th for some chains offering free waffles.

- In-season fruits and vegetables are on great prices in August!



Thinking about taking a road trip? Here are a few ways to save money on gas.



Don't overfill your tank. A few more drops of gasoline can't hurt, right? Not so fast—the automatic shutoff valve is there for a reason.

Gasoline needs room to expand, so topping off can cause pressure to build up in your fuel tank and lead to a dangerous leak. Better to just stop when the pump does.

Looking for the best gas price? Use Google maps to check area prices. Open Google maps and in the search bar, type gasoline. Area gas stations will appear with the price per gallon.

It's always a great idea to wipe down the gas pump buttons and handle with a wipe, or wear gloves when pumping.

Stay safe this summer, adhere to Social Distancing Guidelines and don't forget your mask



When you're going out, here are the proper steps for using your mask, and storing it:

1. Clean your hands using proper hand hygiene.
2. Loop elastic over your ears. Pull it down so that it's covering under your chin; secure it to your face by pinching over your nose. Be sure it's on nice and secure.
3. Before removing the mask, clean your hands.
4. Remove the mask using the ear loops.
5. Inspect it to be sure it can be reused. Has it been compromised? Is it wet? Visibly soiled? If it is, go ahead and throw it away, then perform hand hygiene. If the mask is OK to reuse, prepare it for storage. (Next step.)
6. Fold the mask in half (lengthwise or widthwise), so the outside surfaces are touching each other. Place it carefully into your clean storage area/bag. Seal the bag, if you're using a paper one; if using a plastic baggie, leave it open.
7. Perform hand hygiene.
8. To reapply the mask, first perform hand hygiene, then open the mask storage bag. Grasp the mask by the elastic ear loops to remove it from the bag, then look to see where the outside of the mask is by locating your identifying mark.



Have a safe and happy Summer!