



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

March-April, 2023



**It's almost here! Daylight Savings Time begins on
Sunday, March 12, 2023!**

**Don't forget to change your clocks and enjoy the longer daylight hours!
It's also a great time to check your smoke detector and carbon
monoxide alarm batteries!**

**Spring begins on Monday, March 20th!
It's time to get outside and enjoy the weather!**

Do you have a dog? The American Kennel Club says:



Dog walking is packed with physical and mental health benefits, which alone should be enough reason to do it. But most of all, we enjoy it because our dogs enjoy it. Now, doesn't that make you want to hook on the leash, go outside, and get happy?

2022-2023 MRSPA CONSUMER EDUCATION COMMITTEE

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Stop Social Security-related scams!



National Consumer Protection Week is Feb. 28-March 6th.

On **National Slam the Scam Day (March 9, 2023)** and throughout the year, the Social Security Administration is giving you the tools to recognize Social Security-related scams and stop scammers from stealing your money and personal information. Share scam information with your loved ones. **Slam the scam!**

Recognize the four basic signs of a scam:

1. Scammers **pretend** to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official-looking logos, seals, signatures, or pictures of employee credentials.
2. Scammers mention a **problem** or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.
3. Scammers **pressure** you to act immediately. They may threaten you with arrest or legal action.
4. Scammers tell you to **pay** using a gift card, prepaid debit card, cryptocurrency, wire or money transfer, or by mailing cash. They may also tell you to transfer your money to a "safe" account.

Ignore scammers and report criminal behavior. Report Social Security-related scams to the SSA Office of the Inspector General (OIG).

Stop by the Consumer Education Committee table at the Annual Business Meeting on May 9, 2023! We'll have some great tips for keeping you safe!!

Keep yourself safe from ticks this Spring!



Keeping Your Property Safe

- Remove leaf litter.
- Clear tall grasses and brush around homes and at the edge of lawns.
- Place a 3-ft wide barrier of wood chips or gravel between lawns and wooded areas to restrict tick migration into recreational areas.
- Mow the lawn frequently.
- Stack wood neatly and in a dry area (discourages rodents).
- Keep playground equipment, decks, and patios away from yard edges and trees.
- Discourage unwelcome animals (such as deer, raccoons, and stray dogs) from entering your yard by constructing fences.
- Remove old furniture, mattresses, or trash from the yard that may give ticks a place to hide.

Before You Go Outdoors

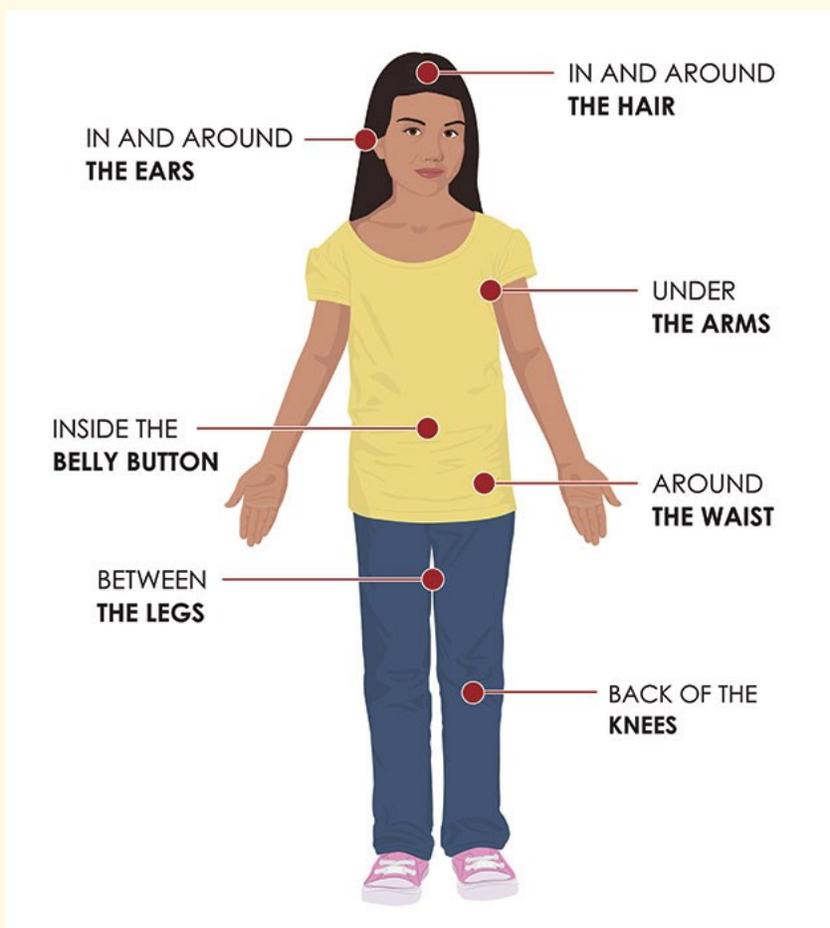
- **Know where to expect ticks.** Ticks live in grassy, brushy, or wooded areas, or even on animals. Spending time outside walking your dog, camping, gardening, or hunting could bring you in close contact with ticks. Many people get ticks in their own yard or neighborhood.
- **Treat clothing and gear** with products containing 0.5% permethrin. Permethrin can be used to treat boots, clothing and camping gear and remain protective through several washings. Alternatively, you can buy permethrin-treated clothing and gear.
- **Use Environmental Protection Agency (EPA)-registered insect repellents** containing DEET, picaridin, IR3535, Oil of Lemon Eucalyptus (OLE), para-menthane-diol (PMD), or 2-undecanone. Always follow product instructions. Do not use products containing OLE or PMD on children under 3 years old.
- **Avoid Contact with Ticks**—Avoid wooded and brushy areas with high grass and leaf litter. Walk in the center of trails.

When You Come Indoors

- **Check your clothing for ticks.** Ticks may be carried into the house on clothing. Any ticks that are found should be removed. Tumble dry clothes in a dryer on high heat for 10 minutes to kill ticks on dry clothing after you come indoors. If the clothes are damp, additional time may be needed. If the clothes require washing first, hot water is recommended. Cold and medium temperature water will not kill ticks.
- **Examine gear and pets.** Ticks can ride into the home on clothing and pets, then attach to a person later, so carefully examine pets, coats, and daypacks.
- **Shower soon after being outdoors.** Showering within two hours of coming indoors has been shown to reduce your risk of getting Lyme disease and may be effective in reducing the risk of other tickborne diseases. Showering may help wash off unattached ticks and it is a good opportunity to do a tick check.

Check your body for ticks after being outdoors. Conduct a full body check upon return from potentially tick-infested areas, including your own backyard. Use a hand-held or full-length mirror to view all parts of your body. Check these parts of your body and your child's body for ticks:

- Under the arms
- In and around the ears
- Inside belly button
- Back of the knees
- In and around the hair
- Between the legs
- Around the waist



Many tickborne diseases can have similar signs and symptoms. If you get a tick bite and develop the symptoms below within a few weeks, see your healthcare provider.

The most common symptoms of tick-related illnesses include:

- **Fever/chills.** All tickborne diseases can cause fever.
- **Aches and pains.** Tickborne diseases can cause headache, fatigue, and muscle aches. People with Lyme disease may also have joint pain.
- **Rash.** Lyme disease, Southern tick-associated rash illness (STARI), Rocky Mountain spotted fever (RMSF), ehrlichiosis, and tularemia can cause distinctive rashes.

Don't wait. If you have symptoms, contact your physician.



Best Buys in March

March is National Frozen Food Month—expect to see discounts and coupons for frozen food brands. It's a great time to stock up your freezer!

Luggage—retailers mark down luggage between the holidays and summer vacation.

Perfume—prices drop as low as 50% off after Valentine's Day....and don't forget that Valentine candy!

Best Buys in April

Athletic shoes get marked down 40-60% by some retailers and you can find clearance deals as much as 80% off.

Grill accessories—deals are on in April but for deals on grills themselves, you will need to wait for Fall.

Mattresses—new models come out in June, so look for deep discounts in April and May.



National Drug Take-Back Day is April 22nd from 10 AM to 2 PM

Do your part to help end opioid addiction by removing unused, unwanted medications from your home. This is a safe, convenient and reasonable way to dispose of unused or expired prescription drugs.

Check DEA's official Take Back Day website for more information and to find year-round collection sites near you.

Did you miss the webinars that were hosted by the MRSPA Consumer Education Committee? You can still view them by checking out the MRSPA website and clicking on the links:



"Navigating Senior Community Living" - recorded 1/18/2023

"Preventing Scams and Fraud Virtual Seminar" - recorded 1/6/2021

Out of at-home Covid test kits?



Did you know that most insurance companies will pay for at-home Covid testing kits **until May 11, 2023. Check with your physician or pharmacy where you pick up your prescriptions to obtain free test kits if you need them.**

For more information, check out the Maryland Covid link website at:

<https://covidlink.maryland.gov/content/>

Have a safe and healthy Spring! Your Consumer Education Committee cares about you!!

