



## Maryland Retired School Personnel Association

### CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education  
Committee

May-June, 2022

## It's Time for Spring Cleaning, Spruce-Up and Scams!!

There are a lot of people working out in their yards and a lot of people working around neighborhoods.

Be aware of someone approaching you, offering to do a job with "leftover" materials at a great price! If it seems too good to be true.....it usually is! Ask for references where they performed the job and don't give out any of your information, especially credit card information, if they offer to do the job at a super low price by obtaining a deposit from you. Many scammers will tell you that the offer is **only good that day**.

Don't be pressured! Any work that you need done should be checked out in advance.

Also be wary of strangers coming to your door offering to clean up your yard and asking permission to come inside. If you don't know them, don't let them in. Don't open your door and give anyone an opportunity to push past you.

Be vigilant of people saying they locked their phone in the car and need to use your phone. It's unfortunate that we have to be so wary, but in today's world, we need to **be safe first!**



## Sweepstakes Scams Are On The Rise!

According to the FTC, the initial contact in a sweepstakes scam is often a call, a post-card, an email or a social media notification offering congratulations for winning some big contest. **But there's a catch: You'll be asked to pay a fee, taxes or customs duties to claim your prize.**



Thousands of Marylanders were taken in by a mailing that promised they had won "up to \$15,000 in cash." They called its "900" number and were told they had won \$1. They were charged \$25 to \$40 per call!!

**Don't fall for these scams.**

### 2021-2022 MRSPA CONSUMER EDUCATION COMMITTEE

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## How to Donate Safely to Ukraine Relief Efforts

In times of crisis, it can bring out the best in people, and the worst in people, too, said Kevin Scally, Chief Relationship Officer for Charity Navigator, which independently evaluates and rates nonprofits.

Avoid any high-pressure donation, Scally advised, such as responding to an urgent email, phone or text solicitation. Take time to do your due diligence. You may feel compelled to give to an individual appeal, but there is much more safety in supporting an established nonprofit.

**Following are 30 organizations that earned high marks for being financially efficient and transparent: (MRSPA is not recommending these charities but providing guidance for locating a safe charity)**

### Medical Services

[UNICEF USA](#)  
[International Medical Corps](#)  
[Heart to Heart International](#)  
[Mercy Corps](#)



### Medical Supplies

[Americares](#)  
[Project C.U.R.E.](#)  
[World Vision](#)  
[MAP International](#)  
[Heart to Heart International](#)  
[UNICEF USA](#)  
[MedShare](#)  
[Direct Relief](#)  
[Project HOPE](#)  
[Operation USA](#)



### Non-Medical Supplies

[Operation USA](#)  
[Mercy Corps](#)  
[Americares](#)  
[Matthew 25: Ministries](#)  
[MedShare](#)  
[International Relief Teams](#)  
[World Help](#)  
[Project HOPE](#)  
[American Jewish Joint Distribution Committee](#)  
[Operation Blessing International](#)  
[GlobalGiving](#)  
[ActionAid USA](#)  
[UNICEF USA](#)  
[Save the Children](#)  
[Episcopal Relief & Development](#)  
[Catholic Relief Services](#)  
[World Hope International](#)  
[Good360](#)



**Save the Children**



## Water, Sanitation and Hygiene

[Heart to Heart International](#)

[Catholic Relief Services](#)

[GlobalGiving](#)

[World Hope International](#)

[Convoy of Hope](#)

[UNICEF USA](#)

[ActionAid USA](#)

[World Help](#)

[Operation Blessing International](#)

[International Relief Teams](#)

[Water Mission](#)

[World Vision](#)



## Long-Term Assistance

[Center for Disaster Philanthropy](#)

[Catholic Relief Services](#)

[World Help](#)

[Operation Blessing International](#)



**Center for Disaster Philanthropy**

The when, where and how of informed disaster giving

## Emergency Housing

[World Vision](#)

[UNICEF USA](#)

[A Chance In Life](#)

[World Help](#)



## Other (cash/cash vouchers, logistic supply)

[World Vision](#)

[American Jewish Joint Distribution Committee](#)

[Islamic Relief USA](#)

[Heart to Heart International](#)

[Church World Service](#)

[ActionAid USA](#)

[Americares](#)



## How to “Freeze” Your Credit

Maryland Attorney General, Brian Frosh, says a credit freeze is one of the most effective methods of identity theft. It prevents anyone from seeing your credit report without your permission. If a creditor can't see your report, they are less likely to open a new credit card, cellphone, utility or other account at the request of an identity thief.



A “credit freeze,” also known as a “security freeze,” completely blocks the information on your credit report from would-be creditors. A credit freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer’s credit history. If your credit files are frozen, even someone who has your name and Social Security number might not be able to get credit in your name. Maryland consumers may place a freeze on their credit reports from all three credit reporting agencies, free of charge. Credit freezes may also be lifted, known as a “thaw,” free of charge.

**To place a credit freeze, send a request to each of the three credit reporting agencies. You will need to include your personal information.**

**Those credit reporting agencies include:**

- Equifax
- Experian
- TransUnion

**You can also find more information about each credit reporting agency's freeze program at their websites:**

[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)

[www.experian.com/freeze](http://www.experian.com/freeze)

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

***While a credit freeze can provide important protection against identity theft, a credit freeze may not be for everyone. If you plan to open a credit card in the near future, or apply for an apartment or a job that will require your credit report to be checked, you will need to lift the freeze.***

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**Do You Have Questions? Need to contact the Office of the Attorney General in Maryland?**

**Attorney General's Office:** [oag@oag.state.md.us](mailto:oag@oag.state.md.us)

**Hotlines**

**Consumer Hotline:** 410-528-8662

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





**It's That Time of Year!** Spring and Summer yard sales are here! Looking for some great buys?

You can check out [yardsalesearch.com](http://yardsalesearch.com)  
or [garagesalefinder.com](http://garagesalefinder.com)

Simply enter your zip code. They will give you a list of the sales, addresses, times and sometimes photos.

**Happy Shopping!!!**

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## **Great deals in May and June**

Watch for great deals in both months on Mother's and Father's Day gifts as well as restaurant offers.



In June, watch for a 72% bump in deals in outdoor goods, when camping items, fishing gear and similar go on sale at big retailers.

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**Don't forget National Donut Day** which is celebrated this year on Friday, June 3, 2022.

Many donut shops will be offering a free donut, or a donut with another purchase.



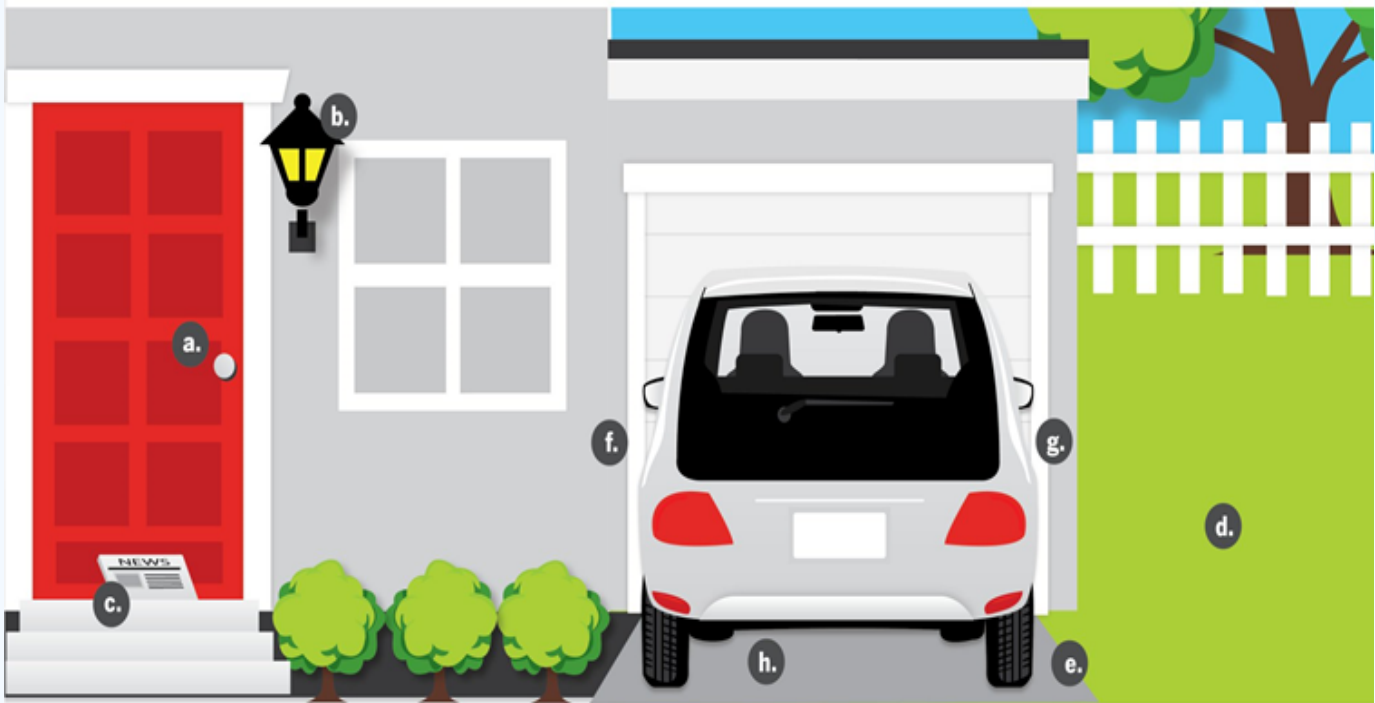
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## **It's time for Farmer's Markets!**

It's a great time to start checking out local farmer's markets for fresh veggies and fruits! Help our local farmers and buy local!

Not sure where a farmer's market is located near you? Go to [Maryland.gov](http://Maryland.gov) and look for the farmer's market directory.

# Summer Road Trip Safety Reminders



**Before you back out of your drive, make sure your home and car are ready.**

## Home Prep

- a. Lock all doors and windows
- b. Keep lights on set timers
- c. Stop mail and newspaper deliveries
- d. Arrange for lawn care

## Vehicle Prep

- e. Check pressure in all tires
- f. Have a pro check A/C in vehicle
- g. Replace worn windshield wipers
- h. Have a pro inspect your brakes

**And don't forget....if driving in a summer storm, don't attempt to drive through standing water!**

**Turn around.....don't drown!!**



**We'll remind you again about checking for lower gas prices.**

**According to GasBuddy, Monday is the cheapest day of the week to fill up on gasoline. Prices on Saturday and Sunday are typically higher.**



**Don't forget about other ways to save big—  
Gas Buddy finds the cheapest gas prices near you!**



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### **May is National Mental Health Awareness Month.**

Maryland's Helpline offers 24/7 call, chat, and text support for Marylanders in need of help, guidance, and information related to a behavioral health concern. Trained call specialists can provide crisis intervention, risk assessment for suicide, homicide or overdose prevention, and assistance linking to community behavioral health providers and accessing community resources.

**To get connected to Maryland's Helpline, call 211 and press 1, text your zip code to 898-211, or visit [211md.org](http://211md.org)**



**Your Consumer Education Committee cares about you!!**