

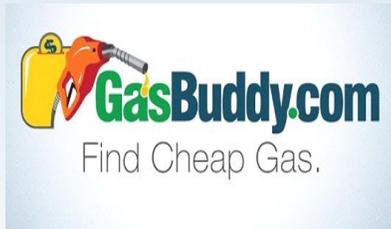


Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

July-August, 2021



Still have some Summer traveling ahead of you? Gas prices are on the rise! Go to GasBuddy.com and enter your zip code to give you a price range of the lowest gas prices in your area. This is especially helpful when you are traveling.

Gas prices aren't the only prices that are rising! Groceries continue to increase in price and decrease in size. Here are some tips for saving money at the grocery store:

- Pay with a grocery rewards card—Using the right form of payment at checkout can help you earn rewards that can be used to offset your bill. Some credit cards issue 2% cash back but offer specific grocery rewards that can earn you up to 6% back.
• Sign up for the loyalty program—Most grocery stores offer loyalty programs that are free to join. By signing up, you can benefit from member-only discounts that automatically deduct at checkout—without the need to clip coupons.
• Clip coupons—Maximize your savings by clipping coupons for additional discounts. Look for the weekly circular in the mail. Cut out any coupons that match your grocery list and add them on for additional savings. There are also digital options at many stores that are easy to use. Download your favorite grocery store's mobile app, browse the discounts and click to load the coupons onto your digital loyalty card. Discounts will automatically be applied at checkout.
• Buy items on sale—When you know you use a particular item frequently, watch for sales and stock up!
• Avoid pre-packaged items—Cutting your own veggies and fruit saves a lot of money!

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You can also save money by purchasing larger quantities of fruits and vegetables at local produce stands and freeze or can them for use later in the year. Help out a local farmer and provide yourself and your family with fresh produce at a lower cost. Not sure where to find a local Farmer's Market? Check out www.marylandsbest.net



Don't forget—Maryland Tax-Free Shopping Week is Sunday, August 8 through Saturday, August 14, 2021. Here is a closer look at what is tax-free

Tax-Free	Taxable
Clothing \$100 or less, including school uniforms, coats, bathing suits, pajamas, costumes, belts, shirts, sweaters, jeans, and slacks. The first \$40 of backpacks and bookbags.	Accessories like wallets, purses, sunglasses, and briefcases
Misc. tuxedos, prom dresses, bridal gowns, hand muffs, graduation caps and gowns	Ties, veils, boutonnieres, jewelry, and hair accessories
Baby clothes, disposable and cloth baby diapers	Baby bibs, diaper bags, and receiving blankets
Winter gloves and hats	Work or sports gloves and hats
Shoes and boots \$100 or less	Arch supports, fishing boots, safety shoes, ice skates, roller skates
Sports uniforms	Protective sports gear like helmets, pads, and gloves
Ski suits and vests	Ski boots



Did you also know that there is a big need for baby products (diapers, wipes, etc.) and that some libraries and local churches are collecting them.? Check your local area to see where they can be donated. If you have been purchasing them for donation, this is a good time to pick up some extra while they are tax-free.

Have you spent time during the pandemic re-organizing your home? Are you at the point where down-sizing is a possibility?

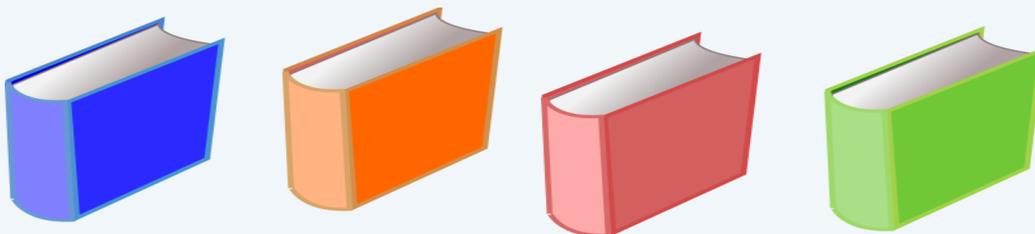
If you're looking to down-size, we are including a checklist to help you organize and plan. There are a lot of options to help you get rid of unwanted items as well. Go online and search in your area. Goodwill, Salvation Army, GreenDrop, local churches and pantries, Habitat for Humanity, etc. are all great options. There are numerous options everywhere. Just remember, if you're donating, check items for donation carefully. If clothing or material is torn, etc., you can still donate that material at local landfills in some counties and some donation drop sites, like Goodwill, will still take them. Just check first with the location where you're donating to see what they are accepting. Locations differ. There are also drop-boxes everywhere for donations. Make sure items are securely bagged before dropping them.



DONATION BIN ON-SITE

Have items that have seen better days and can't be re-sold? Check out sites like 1-800-GOTJUNK or College Hunks Hauling Junk, or several others. They will come and give you a price to do your job.

Be extra careful when looking for someone to help you with de-cluttering. Look for a reputable person or company. Avoid options on Craigslist or postings online, unless you know the person, or have a reference.



Have used books? There are also locations that will pick up used books, like the Salvation Army. Many libraries have used book donation drop boxes as well.

There are also some used book stores that will exchange your books, or buy them and you can purchase books that you haven't read at a reduced price.

Happy re-organizing or down-sizing! It always makes us feel good to get things in order, or to not feel overwhelmed when our space is too big!!



Downsizing Checklist

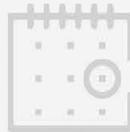
Moving on to a new home seems overwhelming at first, but when taken one step at a time, downsizing can be cathartic and liberating. Get started now rather than waiting until the move-out day draws near.

STEP 1:

Begin by organizing yourself.

Create a realistic timeline and get prepared to sort through each room.

- Get moving company estimates.
- Set a date for the move.
- Measure your new home.



STEP 2:

Decide which large items to keep.

Go through the list and check which items you need to keep.

- Washer & dryer
- Refrigerator
- Microwave
- Dining room set
- Bedroom set
- Hobby items
- Couches
- Tables

STEP 3:

Sort unneeded items into piles.

Organize all furniture into separate piles by tagging with different colored stickers.

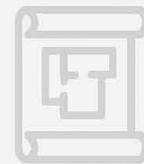
- Giveaway
- Donate
- Sell
- Trash pickup

STEP 4:

Prepare paperwork.

Complete the administrative work necessary for moving.

- Update your address with the post office.
- Talk with utility providers.
- Update magazine subscriptions.



STEP 5:

Pack.

Now that items are marked and clutter is gone, it's time to get packing.

- Acquire boxes.
- Enlist help.
- Label boxes.
- Pack an "open first" box.



Quick Tips:

- Measure your new living space and decide which large furniture items to keep ASAP.
- Schedule a large trash and donation pickup.
- Set an hour aside each day and sort slowly for less stress.





Great deals in August!

Back-to-school month is almost here! Pick up great deals on school supplies, laptops, and jeans. It's also a great month to pick up end-of-season sales on outdoor furniture, grills, etc. Summer clothes are on sale and discounts are huge! Take your time looking and comparison shop and you'll find some great deals!



Fleas and Ticks are especially bad this year!

Keep your pets safe by insuring that they have proper flea/tick protection prescribed by your vet. Here are a few tips for keeping your area safe:

- **Remove yard debris.** Ticks look for dark, moist places to thrive. If your yard has debris laying around, you'll increase your risk of ticks.
- **Get out and rake the leaves.** Leaves are moist places that hold water and can develop into a tick haven. Ticks also like trees, shrubs and leaves.
- **Don't encourage visits from deer.** Where deer are, there is an increased presence of ticks. For good reason, ticks use deer as a source of transportation. If you live in an area where deer are present, avoid planting trees and foliage that attract them (and their passengers) like phlox and marigolds.
- **Check out their favorite hiding spots.** Ticks are often looking for places to hide and thrive, like along retaining walls, below fences and at the foundation of your home's structures.
- **Hire a professional to handle the job if the problem is out of control.**

Ways to Prevent Slips, Trips and Falls as you continue enjoying the Summer

1. **Stay cool and hydrated.** When we get hot, our body temperature can rise or we can get dehydrated. Long trips can also dry us out. You can become dizzy or disoriented. Drink water **before** you feel thirsty and plan outdoor activities early in the day.
2. **Watch your step.** Summer activities often involve unfamiliar locations and terrain. Go slow and watch for steep inclines that can throw off balance and increase exertion. Keep eyes peeled for holes and loose dirt that can cause a tumble. Be careful on pool decks or slippery surfaces.
3. **Choose smart shoes.** Flip-flops and sandals are more stylish and comfortable in warm weather, but they can be a danger. Make sure summer footwear is sturdy, secure and appropriate for the conditions (and your outfit).
4. **Keep a weather eye.** Summer thunderstorms create slick surfaces and scatter areas with branches and debris, increasing the risk for slips and falls outside. Walk carefully on wet surfaces, avoid standing water and pick up storm debris as quickly as possible to reduce hazards. Stay alert for wet areas in entryways.

Unemployment Fraud Cases Are Still Being Reported in Maryland. Be Aware!

An increase in unemployment insurance-related fraud cases and other scams have been noticed by the Maryland Department of State Police and the Maryland Department of Labor. In recent months, investigators have been contacted regarding a variety of schemes targeting individuals, vulnerable populations, charities and local, state and national government agencies.



Most recently, this included a scheme where random residents received multiple unemployment insurance debit cards they never applied for from the state and even from other states.

Another recent fraud involved gift cards, which primarily targeted the elderly population.

Consumers were told they needed to purchase gift cards to use as payments for a government agency bill, a ransom, a utility bill, tech support or to avoid an arrest. The reasons they presented varied, but they always came back to the idea that a consumer must go to a retail outlet, purchase physical gift cards and then provide the PIN numbers on the cards to the scammer. Reports suggest scammers favored certain brands of gift cards and those changed over time.

Avoid scams on social media. Be aware of pages and scammers on social media pretending to be the Maryland Department of Labor. Scammers are replicating the Maryland Department of Labor's social media pages, directly messaging claimants and attempting to steal their identity by asking for their personal information.

If you believe that your information has been used to fraudulently file an unemployment insurance claim, please contact the Division of Unemployment Insurance's Benefit Payment Control Unit by completing a "Request for Investigation of Unemployment Insurance Fraud" form and e-mailing it to ui.fraud@maryland.gov.

Your Consumer Education Committee Cares About You!!