



Maryland Retired School Personnel Association  
**CONSUMER CONNECTION**

A Publication of the MRSPA Consumer Education  
Committee

January-February, 2023

**You Won't Want to Miss This!!**

**Sponsored by the MRSPA Consumer Education Committee.....**

***Navigating Senior Care Options & Understanding Financial Considerations***

**Webinar—Presented by Kriste Kidd, CSA, MA, CT**

**Certified Senior Advisor , Oasis Senior Advisors**

**Wednesday, January 18, 2023 10:00 to 11:00 a.m. via Zoom**

**This webinar will discuss:**

- ⇒ **Differences between assisted living and nursing homes**
- ⇒ **Differences between Medicare and Medicaid: What they cover and don't cover**
- ⇒ **Resources for care funds**
- ⇒ **4 Key things to consider when it's time for assisted living**

**Watch your e-mail for information being sent out by the MRSPA Consumer Education Committee to be part of this informative webinar!**



**Happy New Year from your MRSPA  
Consumer Education Committee!!**

**We care about you!!**



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# January is Glaucoma Awareness Month



National Eye Institute



National Eye Health  
Education Program  
**NEHEP**

*A program of the National  
Institutes of Health*

[www.nei.nih.gov/glaucoma](http://www.nei.nih.gov/glaucoma)

More than 2.2 million Americans, and over 60 million people worldwide, have glaucoma, and experts estimate that half of the people that have it, don't even know they're afflicted.

The Glaucoma Research Foundation reports that glaucoma is a leading cause of blindness. The risk increases as we age. People over 70 are three to eight times more likely to develop some forms of glaucoma than their younger counterparts.

Regular eye examinations are essential to preserve vision, especially for seniors and other in high-risk groups. If you're overdue, schedule an eye exam today!

## Cold Weather Safety for Older Adults

If you're like most people, you feel cold every now and then during the winter. What you may not know is that just being really cold can make you very sick.

Older adults can lose body heat fast—faster than when they were young. Changes in your body that come with aging can make it harder for you to be aware of getting cold. A big chill can turn into a dangerous problem before an older person even knows what's happening. Doctors call this serious problem hypothermia.

Hypothermia is what happens when your body temperature gets very low. For an older person, a body temperature colder than 95 degrees F can cause many health problems, such as a heart attack, kidney problems, liver damage, or worse.

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. Try to stay away from cold places, and pay attention to how cold it is where you are. You can take steps to lower your chance of getting hypothermia.

Trying to save money on heating can cause big problems! An older person in Vermont turned their heat down to 62 degrees to save money— not knowing that it would put their life in danger.

### Here are some tips to keep warm when you're inside:

- Set your heat at 68 degrees or higher. To save on heating bills, close off rooms you are not using. Close the vents and shut the doors in these rooms and keep the basement door closed. Place a rolled towel in front of all doors and keep out drafts.
- Make sure your house isn't losing heat through windows. Keep your blinds and curtains closed. If you have gaps around the windows, try using weather stripping or caulk to keep the cold air out.
- Dress warmly on cold days even if you're staying in the house. Throw a blanket over your legs. Wear socks and slippers.
- When you go to sleep, wear long underwear under your pajamas, and use extra covers.
- Drink alcohol moderately, if at all. Alcoholic drinks can make you lose body heat.

You may be tempted to warm your room with a space heater. But, some space heaters are **fire hazards**, and others can cause carbon monoxide poisoning. The Consumer Product Safety Commission has information on the use of space heaters.

**Do you need assistance with payment of utilities?** All the utilities in Maryland offer special payment plans like Budget Billing, Extended Due Date, and Payment Installation Plans that can help during times of the year when charges spike. Call your customer service division of your provider and ask for help.

**Keep warm and stay well!**



## Protect yourself from early tax-season cons!

Mail thieves are waiting when tax-filing documents are coming from employers, banks and financial firms. Late January through mid-February provides ideal opportunity for mail-stealing crooks to retrieve documents detailing personal information—including your Social Security number—so they can open fraudulent credit accounts in your name.



If you're not home to quickly retrieve mail when it is delivered, think about asking a trusted at-home neighbor to do it. Or consider installing a locking mailbox, or renting a P.O. box, or having your mail held at the post office for personal pick-up. At the very least, pay close attention to which expected tax documents have arrived and then if not received by mid-February, call the sender.

In recent years, billions of dollars in refunds have been collected by scammers who e-file fraudulent returns under the identities of legitimate taxpayers.

Tax ID scammers tend to begin filing bogus returns by mid to late February—if you've already filed, they can't get your money.

## If you can.....file early!

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### Check your medical records for accuracy.....

When reviewing your tax documents, also check your medical bills carefully to insure that services provided were for you. Scammers use your information to receive medical treatment and physicians/hospitals can make mistakes and double-bill.

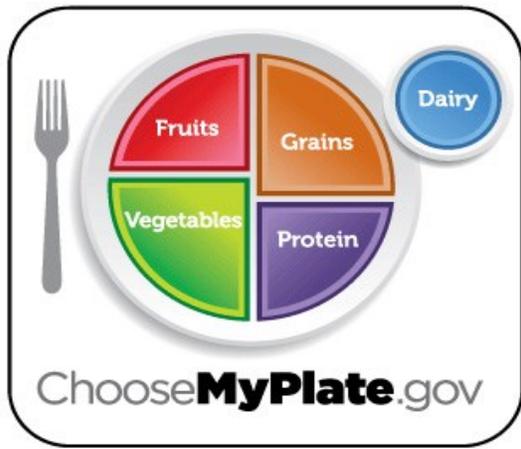
### Check for accuracy.



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**Did you know that every two seconds someone in the United States needs blood?** Or that winter months make it extremely difficult to collect the necessary amount of blood and platelets needed to supply hospitals? This January, the American Red Cross celebrates National Blood Donor Month and recognizes the lifesaving contribution of blood and platelet donors.





## Did you make resolutions in 2023 to lose some extra weight?

A great resource is ChooseMyPlate.gov. The site sponsored by the U.S. Department of Agriculture is a great resource for tips to help put you on the right track!

It will specifically address the needs of older adults and makes some great activity suggestions.

Make small adjustments to help you enjoy the foods and beverages you eat and drink:

- \* Add flavor to foods with spices and herbs instead of salt and look for low-sodium packaged foods.
- \* Add sliced fruits and vegetables to your meals and snacks. Look for pre-sliced fruits and vegetables on sale if slicing and chopping is a challenge.
- \* Ask your doctor to suggest other options if the medications you take affect your appetite or change your desire to eat.
- \* Drink water instead of sugary drinks.
- \* Check with your doctor about adding fat-free or low-fat milk into your diet.
- \* Consume foods fortified with vitamin B-12, such as fortified cereals.

**As with any change in diet or exercise, check with your doctor FIRST.**

### Saving calories on Super Bowl Sunday



During the Super Bowl, an average American consumes an incredible 2,400 calories during the four to five hours of the NFL's climactic final!

Want to enjoy the game but save some calories?

- Dip 1 cup celery sticks into your favorite salsa or hummus instead of 1 oz tortilla chips (save 125 calories)
- Snack on 1 ounce of baked chips instead of regular chips (save 90 calories)
- Drink two 12-ounce light beers instead of two regular beers (save 100 calories)
- Swap out regular soda for diet soda (save 150 calories)

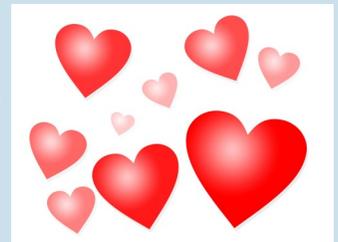
# SALE

## Best Buys in January

- ⇒ Exercise equipment—making that New Year’s Resolution to exercise more? Retailers are offering discounts on equipment to get you moving!
- ⇒ Winter apparel— notably after-holiday sales. If you haven’t visited a brick and mortar store lately, you’ll be amazed at the racks of clothes with deep discounts! Pack your patience because it will take time to sort through all of the offerings!
- ⇒ Holiday décor and wrapping—It’s a great time to stock up for next year!!!
- ⇒ Watches—January is a great time to save on watches!
- ⇒ Linens, bedding and towels—January white sales have some great offerings for refreshing your home!

## Best Buys in February

- ⇒ Valentine’s Day will bring great savings at many local stores. Grocery stores are carrying flowers and candy. Don’t forget the Dollar Store for huge savings on cards....but shop early—they don’t last!
- ⇒ Home goods and appliances will be on sale for Presidents Day.
- ⇒ Tax software deals for those who waited until February.



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**Do you have a topic that you would like to have covered in the *Consumer Connection*? Please email us at [mrspa@mrspa.org](mailto:mrspa@mrspa.org).**

**We’d love to hear from you!!**

**Happy 2023!!**