



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

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From Your Consumer Education Committee Chairman, John Sisson

“Do Not Call” Does Not Stop It All



NATIONAL
DO NOT CALL
REGISTRY

Everyone hates all those robocalls and annoying telephone solicitations. Many of our members wonder why they keep getting them, even after they have signed up for the “Do Not Call” list.

Established in 2003, the National Do Not Call Registry was developed to aid enforcement of the Telephone Consumer Protection Act of 1991. It applies to cellular as well as land lines and protects consumers who have requested that telemarketers not contact them. Separate laws apply to robocalls in general, and

other legislation prohibits automatic dialing to cell phones under almost all circumstances. But it’s far from foolproof.

First of all, there are legal exceptions. A person may still receive calls from not-for-profit and political organizations. Those conducting surveys are exempt from the law, as are bill collectors, who may call during “reasonable hours.” If you make an inquiry to a company or submit an application, they can call you for thirty-one days, unless you specifically ask them not to.

Then, of course, there are the crooks. Enforcement is difficult, complaints are backlogged, and the rewards of violating the law far outweigh the risk of discovery and punishment. “Spoofing” software allows your caller ID to display a local number, when the call could be coming from Indonesia.

Nonetheless, signing up for the registry will help, and it’s easy. Just go to <donotcall.gov> and follow instructions, or call 1-888-382-1222 from the phone you want to register. Once on the list you can file complaints at the same locations if you keep getting calls. In addition there are commercial call blocking services available free or at a reasonable cost from AT&T, YouMail, trapcall, and other companies. Google “call blocking apps” for a full selection.

The easiest way to protect yourself from solicitations and scams is to pay attention to your caller ID. If you don’t recognize the number, even if it is local or seems legit, let the call go to voice mail. If it’s a friend, you will get a message and you can call right back. If you inadvertently answer a call that turns out to be unwanted, just say “Thank you for calling” and hang up immediately. Do not engage in conversation. These people want your money, and they are good at getting it!

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AN UPDATE FROM
THE OFFICE OF
GOVERNOR
LARRY HOGAN

Maryland providers have now administered **970,475** COVID-19 vaccines, and **84.3%** of all first doses received from the federal government have been given. The state is averaging **26,470** shots per day. (Data from February 18, 2021)

Official data is posted daily at coronavirus.maryland.gov.

NEW CALL CENTER

The Maryland Departments of Health and Aging are working together to promote equitable access to vaccines through a **telephone-based support line and appointment system** for mass vaccination sites. This system is specifically designed to assist residents without Internet access. This week, the call center has successfully booked more than 5,000 appointments for the Six Flags mass vaccination site.

The new COVID-19 Vaccination Support Center—available at **1-855-MDGOVAX** (1-855-634-6829)—will be open seven days a week from 7 a.m. to 10 p.m. Advocates are available

Stay informed. Marylanders are also encouraged to visit covidlink.maryland.gov to review vaccine safety and efficacy information.

Maryland will distribute the vaccines to five different priority groups based on relative risk of exposure or developing serious illness.

Vaccine prioritization may be subject to change. The state has adopted a rolling vaccine allocation model, meaning it may not wait for every member of a particular group to get vaccinated before moving ahead; individuals will still have the opportunity to be vaccinated in subsequent phases.

Updates regarding weather delays, changes to vaccination schedules, etc. are available through the state website.

As we proceed with vaccinating the public, we all must keep on slowing the spread of COVID-19.

Keep on wearing your mask, watching your distance and washing your hands. You should get tested and quarantine if you expect exposure or show symptoms.

For more information about coronavirus in Maryland visit: coronavirus.maryland.gov.

Stay informed and stay safe!



It's Tax Season! Be On The Lookout For Scammers!

Beware of bogus refunds. This is when a refund magically shows up in your account.

Here's how this goes down: Someone steals your social or taxpayer ID, files a bogus return, and has the refund deposited into your bank account.

Then you get a call from an imposter pretending to be an IRS agent, and you are told there's been a mistake to return the money immediately or face penalties and they might even ask for the funds back in gift cards!



Another scam making the rounds targets your stimulus funds or unemployment benefits.

If you are still waiting on both or either, you are particularly at risk.

The IRS warns taxpayers not to engage with services falsely claiming to be able to expedite getting you additional money or faster delivery by filing your return for a fee.

If you owe taxes, don't fall for a hard oversell on qualifying for debt settlement.

Since many of us are struggling with debt, unscrupulous companies are out promising you can settle tax liens for pennies on the dollar through a compromise.

Only a fraction of taxpayers can actually qualify for this IRS program, so beware of getting contacted and charged a huge fee to apply. You can do this yourself for free.

The big takeaway:

- **The IRS will never call you, demanding payment.**
- **The IRS doesn't use social media, text, or emails.**
- **The IRS will not ask for gift cards as payment.**

Information obtained from ABC News 7



Great deals in March and April

March:

Chocolate—best buys are from high-end chocolate shops

Frozen Food—March is National Frozen Food Month! Look for specials from your grocer in the frozen food aisle. It's a great time to stock up!



Luggage—retailers are marking down luggage between the holidays and summer vacation season. At some point, there will be vacations again!

Perfume—prices drop as much as 50% after Valentine's Day.

April:

Athletic shoes—look for markdowns 40-60% by some retailers and clearance deals as much as 80% off.

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

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



Don't forget Daylight Savings Time!
Sunday, March 14, 2021

Earth Day is Thursday, April 22nd
Reduce, Reuse, Recycle





Recognizing Caregiver Burnout— Offering Solutions

An estimated 42 million Americans provided unpaid care to an aging person in 2019—roughly one in six adults in our country, according to the AARP. That means all of us come into contact with family caregivers regularly, even if we don't realize it. Many households across the U.S. have multiple generations living under one roof, with middle-aged people often working a full-time job while also caring for their children and an ill or elderly parent.

Nearly half of caregivers in the U.S. say they have trouble balancing their work and caregiving responsibilities, and caregivers are often afflicted with depression, burnout, and stress-related illnesses. These issues impact not only the caregiver, but the vulnerable seniors who they are responsible for.

Caring for the Caregivers

Respite care, either formal or informal, can be vital in reducing caregiver burnout. Often, caregivers don't realize, or want to admit, that they need help. A simple monthly family meeting or phone call can offer the caregiver an opportunity to express areas where they feel more help or balance is needed.

Formalized respite care and adult day care are two additional options that can provide brief, periodic respite hours, during which the caregiver can attend to other household needs or even some self-care. These services don't have to be expensive – often they are available through a local house of worship, and government-funded resources through their local Agency on Aging may be possible. Some of these day care programs may not be available right now but there are people that can help offer advice. Check with your local department on aging, your house of worship or a professional advisor.

Ways To Help Local Businesses:

- ⇒ **Shop locally when you can.**
- ⇒ **Buy gift certificates now for your favorite local restaurants and use them later.**
- ⇒ **For local cafes, book shops and other small businesses, give them your business online.**
- ⇒ **Have dinner delivered from a great local restaurant, ship some coffee, or other treats to seniors or quarantined families that you know.**



How To Help Others During the Pandemic:

- Only buy what you need, so everyone in your community can get what they need.
- Give to your local food bank (MRSFA will be holding a virtual food drive from April 1 through May 31, 2021 in honor of our annual meeting. Look for information on how to contribute coming to our website.)
- Give blood. According to the American Red Cross, there is an urgent need for blood due to the coronavirus outbreak. Find a blood drive near you at redcross.org
- Consider fostering or adopting a pet in need, as typical shelter volunteers aren't able to make it in to help at this time—and they are always in need of food and cleaning supplies, too.
- Check on seniors, disabled or other at-risk neighbors in your area. Since there should be no contact, leave a nice note or card on their doorstep so they will know that they can reach out to you.
- Check in on anyone you know who might have depression or anxiety, both of which can be exacerbated during a crisis like this.
- Schedule regular chats by phone with homebound individuals.
- Ask kids to call their parents or grandparents every couple of days, or video chat.
- Have kids draw pictures and write letters to local seniors in nursing homes who can't have visitors.
- Don't have a neighbor in need? Check with your local place of worship to see if there are any ways that you can help their aging attendees.
- Always thank our front line people that are out there everyday, working in stores, delivery people, trash collectors, anyone that you can think of. Even a simple "thank you" goes a long way to let these people know that you appreciate them!



A little kindness goes a long way!

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