



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

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Still unsure about where to vote? Have questions about the upcoming Election? Go to <https://elections.maryland.gov/> for all of the information you need in Maryland.

The latest scam during the pandemic is Contact Tracing Scams.

Scammers are sending texts with links or making robocalls claiming the recipient has been in contact with someone who tested positive for Covid-19. Their goal is to pry sensitive information from people to steal their money or their identify.



As the pandemic marches on, it's giving unique opportunities for scammers to get between you and your money. Please keep yourself—and your money—safe.

From AARP Fraud Watch Network

Your Consumer Education Committee wishes all of our members a safe and happy holiday season!



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People are outside walking more...take steps to avoid injury or death while walking.

6,590 pedestrians were struck and killed by motor vehicles in 2019. That is the largest number recorded in 30 years. More people are out walking these days. Follow these tips to stay safe:

- Whenever possible, walk on the sidewalk; if no sidewalk is available, walk facing traffic.
- Follow the rules of the road, obeying all traffic signs and signals.
- Cross streets at crosswalks.
- If no crosswalk is available and your view is blocked, move to a place where you can see oncoming traffic.
- Look left, right and left again before crossing the street, making eye contact with drivers of oncoming vehicles to make sure they see you.
- Stay alert—avoid cell phone use and wearing earbuds.
- Avoid alcohol and drug impairment when walking.
- Wear bright and/or reflective clothing, and use a flashlight at night.
- Watch for cars entering or exiting driveways or backing up in parking lots.
- Children younger than 10 should cross the street with an adult.

Pedestrian Safety Is a Shared Responsibility

When driving, help keep pedestrians of all ages safe:

- Obey all traffic laws, especially posted speed limits in school zones.
- Watch for pedestrians at all times and be extra cautious when backing up.
- Yield to pedestrians in crosswalks, making eye contact to indicate that you see them.
- Never pass vehicles stopped at crosswalks.
- Stay alert—avoid distracted driving.
- Do not drive under the influence of alcohol and/or drugs.

Be on the lookout for more delivery people along roadways, crossing lanes of traffic.

With more people outside during the pandemic, it's more important than ever to stay alert.



The Holidays Are Upon Us—Make It A Safe Holiday Season!



Decorate Safely -

- Keep potentially poisonous plants—mistletoe, holly berries, Jerusalem cherry and amaryllis—away from children.
- If using an artificial tree, check that it is labeled “fire resistant.”
- If using a live tree, cut off about 2 inches of the trunk to expose fresh wood for better water absorption, remember to water it and remove it from your home when it is dry.
- Place your tree at least 3 feet away from fireplaces, radiators and other heat sources, making certain not to block doorways.
- Avoid placing breakable ornaments or ones with small, detachable parts on lower tree branches where small children can reach them.
- Only use indoor lights indoors and outdoor lights outdoors, and use the right ladder for the task when hanging lights.
- Replace light sets that have broken or cracked sockets, frayed or bare wires, or loose connections.
- Follow the directions on the package of lighting sets that can be plugged into one socket.
- Never nail, tack or stress wiring when hanging lights and keep plugs off the ground away from puddles and snow.
- Turn off all lights and decorations when you go to bed or leave the house.

Watch Out For Fire Starters -

- Place candles where they cannot be knocked down or blown over and out of reach of children.
- Keep matches and lighters up high and out of reach of children.
- Use flameless, rather than lighted, candles near flammable objects.
- Don’t burn trees, wreaths, or wrapping paper in the fireplace.
- Use a screen on the fireplace at all times when a fire is burning.
- Never leave candles or fireplaces burning unattended or when you are asleep.
- Check and clean the chimney and fireplace area at least once a year.

Be Cautious With Turkey Fryers! The Consumer Product Safety Commission reports that there have been 672 turkey-fryer related burns or other injuries since 2002, with 15 million dollars in property damage losses. You’re better off considering getting a fried turkey from a professional establishment.



Great deals in November and December:

November:

Electronics: Electronics like tablets, laptops and gaming systems take center stage during Black Friday sales. Look for discounts on smartphones and activity trackers.

Many stores have cancelled Black Friday "in person" sales, so look for deals online.

Home Appliances: Reserve your major home appliance purchase—refrigerator, washer, dryer, dishwasher, etc.—for Black Friday deals. Often, sales can also be found throughout the month.

Tools: Home improvement stores discount tools, ladders and toolboxes during Black Friday promotions.

Mark your calendar: Thanksgiving is November 26, Black Friday is November 27 and Cyber Monday is November 30.



Freebie Day: National Sandwich Day is November 3rd

December:

Electronics: Those Black Friday electronics deals from late November will spill over into the new month.

Toys: Toys are a popular holiday gift, and stores generally host big toy sales as the holiday season draws to a close.

Holiday decorations: Beginning the day after Christmas, shop sales for deep discounts—often upward of 50% - on decorations, wrapping paper, ornaments, artificial trees and similar seasonal fixings.



Freebie Day: National Cookie Day is December 4th

And, if you can help others in need, "**Giving Tuesday**" is December 1st. You can donate to the Maryland Food Bank at:

<https://mdfoodbank.org/donate/>

Online shopping can lead to big deals....or bigger scams!



HOLIDAY SCAM ALERT

There has been a huge surge in online shopping since the pandemic started. This has presented an increased opportunity for scammers. Their goals are always the same: to get ahold of your money or take your sensitive personal information in order to commit identity theft.

How it Works:

- Scammers create bogus websites or apps to lure in unsuspecting shoppers with too-good -to-be-true deals. They may even use a web address that closely mirrors a well-known retail site in the hope that shoppers won't notice.
- Scammers are pros at mocking up emails that look like they are from Amazon; one of the more sophisticated version of this scam has evolved into the "tech support scam, in which the criminal convinces the target to grant remote access to his device.
- Scammers are also able to post fake customer-support phone numbers online. So when a person does a search for Amazon customer service," there's a chance it might not be the real contact number and the call goes directly to scammers.

What You Should Know:

- Online shopping scams are a huge industry unto themselves; chances are high that you have or will come across a scam site as you surf the internet.
- Some copycat sites will delivery merchandise, but they'll be shoddy versions of what you were expecting. More often, however, they'll take your money and run, never sending anything at all.
- Scammers have sophisticated tools they use to make fake email messages appear legitimate.

What You Should Do:

- Shop online with stores you trust rather than finding unfamiliar or unverified companies through a search engine.
- Don't rely on a web search to look up customer service numbers. Go directly to the store's website. Or when contacting your credit card issuer, refer to the number on the back of your card.
- Rather than clicking on a link to a store from an email message, go to your browser and type in the web address in order to avoid landing on a fake site.
- Listen to your inner skeptic as you scroll through your inbox, knowing that some messages might not be what they appear to be.

Calls to Poison Control Are Up 70% During the Pandemic!

Cases between January 1 and August 2, 2020 were 21,074—up from 12,426 in the same time frame in 2019. As the coronavirus cases spiked across the country, potential hand sanitizer poisoning cases peaked in mid-July, with nearly 300 phone calls made in a day at 55 poison control centers across the country, the American Association of Poison Control Centers data shows.



12,000 cases reported were among children age 5 or younger.

The Centers for Disease Control and Prevention (CDC) recommends the use of hand sanitizer but be aware that there are several hand sanitizers that have been deemed to contain toxic ingredients. To see if your sanitizer is safe, go to <https://www.fda.gov/drugs/drug-safety-and-availability/fda-updates-hand-sanitizers-consumers-should-not-use#products>

In fact, hand sanitizer that contains at least 60 percent alcohol is one of the three essential items the Centers for Disease Control and Prevention (CDC) now recommends having on hand when venturing out.

- ⇒ Cloth Face Covering
- ⇒ 60% Alcohol Sanitizer
- ⇒ Tissues



To use hand sanitizer correctly, the CDC recommends applying the gel to the palm of one hand, then rub your hands together while ensuring that the gel covers the surface of your hands and fingers until the gel is dry. Doing this for 30 seconds is the best way to get rid of germs per the study's findings.

It is important to note that hand sanitizer does not rid of all germs, and “may not be as effective when hands are visibly dirty or greasy,” per the federal agency. Additionally, “hand sanitizers might not remove harmful chemicals from hands like pesticides and heavy metals,” it added. In other words, hand-washing with soap and water should be your go-to, when possible.

