



# Maryland Retired School Personnel Association

## CONSUMER CONNECTION

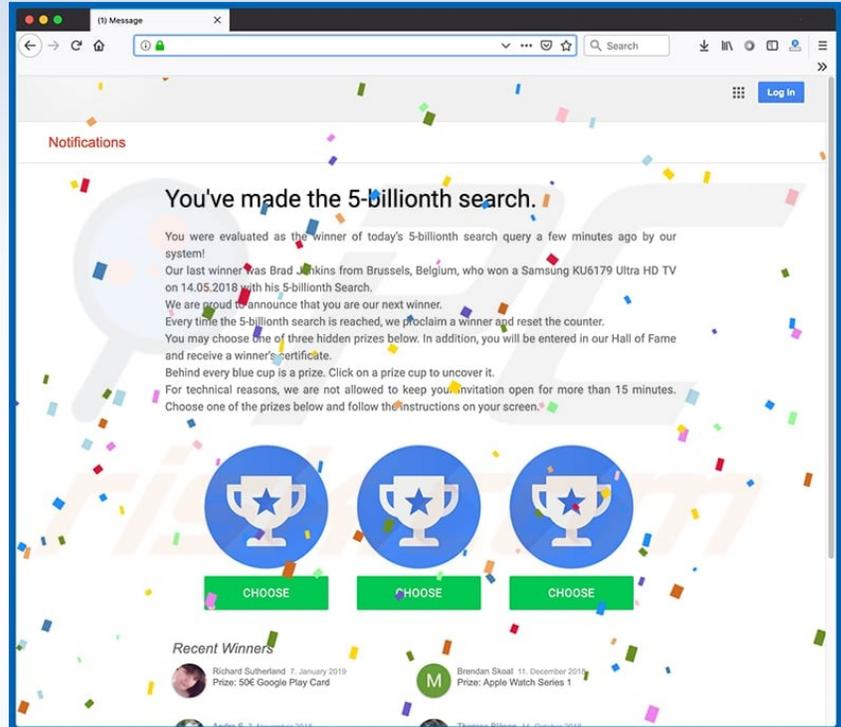
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November-December, 2021

**Don't Be Fooled!!** When this screen pops up on your computer while performing searches, confetti starts falling and you may think that you have actually won a prize! There is usually a local person listed as the last person to win, so you may be tempted to think it's a legitimate sweepstakes.

**It isn't!** The scam is to trick people into believing they were the winners of a 5 billionth search query. Don't click on any of the boxes. If you click, you will likely be diverted to untrustworthy, potentially malicious websites.

**Close out the screen and don't be tempted.**



**Daylight Savings Time is ending on November 7th. Don't forget to "Fall Back" and change your clock.**

**Set your clocks back one hour.**



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## November is National Gratitude Month

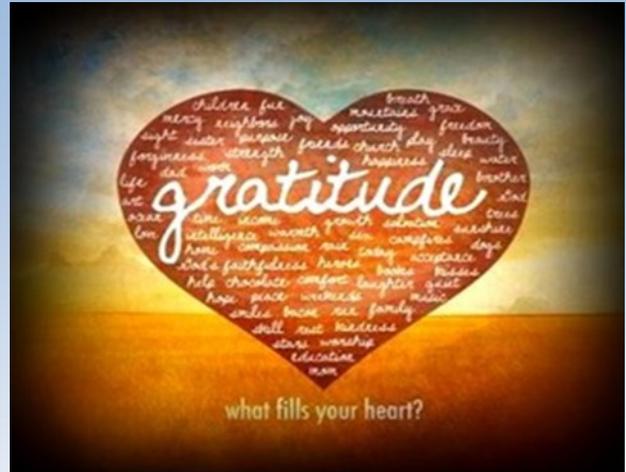
National Gratitude Month is an annual designation observed in November. Gratitude is more than simply saying “thank you.”

Gratitude’s amazing powers have the ability to shift us from focusing on the negative to appreciating what is positive in our lives.

Studies have shown that having a positive attitude goes a long way in maintaining a healthy lifestyle.

Try waking up and being grateful for three things in your life.

Go out of your way this month to show gratitude to family, friends, people in your life that help you each day (your letter carrier, store clerk who hands you your coffee, your neighbor, etc.). Not only will you feel better, but the person that you’re thanking will feel better too!



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## Doing That “End of the Year” Extra Giving?

How do you know that your money is going to a worthy charity and that more of your donation is going to the cause and not to administrative expenses?

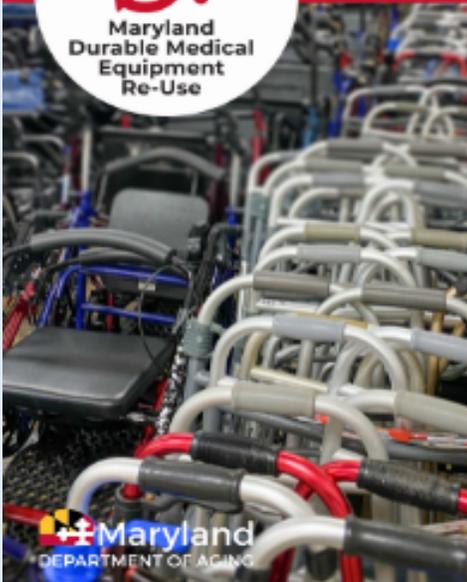
Here are some tips to guide you:

- \* **Make sure it’s a legitimate, reputable charity. Verify that it’s a tax-exempt organization, registered with the Internal Revenue Service by reviewing its Form 990. You can type in the charity’s name with IRS Form 990 and it will tell you if they are required to file this form.**
- \* **Determine how your donation will be used. GuideStar, CharityNavigator, and CharityWatch are a few websites that will give you an overview of an organization’s financial health and budget breakdown.**
- \* **The typical charity spends 75 percent of its budget on programs, according to CharityNavigator. Look for nonprofits that hit or come close to this benchmark. The rest of a typical charity’s budget goes to administrative costs (15 percent) and fundraising (10 percent).**
- \* **Be sure to assess the impact of the charity’s work. GiveWell does in-depth research on programs that it determines have had the most impact on people’s lives and then suggests a handful of charities it deems best at delivering these programs.**





## **Give or Receive the Gift of *Mobility*** Donate or Receive Durable Medical Equipment



### **DONATIONS NEEDED:**

Wheelchairs, Power Chairs, Rollators, Scooters, Walkers, Shower Supports, Crutches, Hospital Beds, "Hoyer" Lifts, Medical Reclining Chairs, Tub Transfer Benches, & Much More!

### **DONATIONS WILL BE:**

- Sanitized
- Repaired
- **Redistributed** to adults and children with mobility needs

**LEARN MORE**



[DME.MDOA@maryland.gov](mailto:DME.MDOA@maryland.gov)



240-230-8000



[aging.maryland.gov](http://aging.maryland.gov)

**The Maryland Department of Aging is providing durable medical equipment (DME) to Marylanders with any illness, injury, or disability, regardless of age, at no cost. All equipment will be sanitized, repaired and redistributed to Marylanders as needed.**

**This service will improve the quality of life for many Maryland residents and provides them the opportunity to avoid costlier levels of care.**

### **How can you help?**

**They are in need of new and gently used Durable Medical Equipment (DME) donations.**

**Collection sites are set up around Maryland where you can donate used goods. For collection sites near you, visit the Department of Aging website listed above.**

**If you are in need of DME, please email [DME.MDOA@maryland.gov](mailto:DME.MDOA@maryland.gov) or call 240-230-8000 to learn more. Equipment pick up is by appointment only.**

## Avoid Slips and Falls This Winter

Doing a few simple things can keep you from having a bad fall at your home during the holidays. Night lights make a huge difference in your home. Twenty percent of falls happen at night. Fatigue and alcohol can be a factor but poor lighting also plays a role. Installing night lights in walkways throughout your home, especially between your bedroom and bathroom can light the way, helping you to navigate better. Outside, inexpensive solar lights can help brighten up your sidewalk, helping you see any potential obstacles.



Wearing non-slip soles on your socks and shoes will help prevent a nasty slip on hardwood or tile floors.

If you wear glasses, always put them on while walking around in your home.

If your medication is making you feel light-headed, or dizzy, check with your doctor at once.

**Keeping yourself safe during icy weather by following this simple guide to “walk like a penguin” will help you avoid a nasty break:**



**To walk like a penguin, do the following:**

- Bend slightly and walk flat footed
- Keep your center of gravity over your feet as much as possible
- Point your feet out slightly – well, like a penguin
- Shuffle your feet and take short steps
- Watch where you are stepping
- Concentrate on keeping your balance
- Keep your arms at your sides and hands out of your pockets
- Go slow

**The Farmer's Almanac recommends treating your feet to good snow boots, with a wide tread, or using ice cleats on the bottom of your shoes.**



**With the holidays approaching, we all get in a hurry. Don't rush when moving around.** Keep your eyes on your walk path and avoid using a cellphone while walking. Always carry your phone when you are out and about and even inside so that you can have it available if you do have a spill and need to contact someone for assistance.

**If you do fall, it's important to know how to fall to prevent seriously hurting yourself. The most important thing, according to the Farmer's Almanac, is to **protect your head**. Bones will heal, a head injury can be an entirely different matter and could even result in death.**

**Here are some tips to protect your head during a fall:**

- If you feel yourself beginning to fall, tuck your chin against your chest to prevent your head from hitting the ice or pavement
- Cradle your arms around your head
- As you fall, try to fold your body into itself, which helps to decrease the height of the fall
- As you hit the ground, roll and exhale sharply to tense up your body and allow for it to absorb the impact



## The Holiday Shopping Season is Upon Us!

Be careful when holiday shopping. During this time of year, theft is on the rise!

- ⇒ **Never walk out into a parking lot when you feel unsafe! Ask the store or mall security to escort you to your car.**
- ⇒ **Don't leave packages in plain sight in your car. Don't leave your purse on the car seat while pumping gas, etc. "Smash and grabs" are prevalent at this time of year.**
- ⇒ **Be aware of people following you and keep your purse close to your side. Stay off your cell phone while walking along so that you don't become an easy target for theft. Thieves look for people that are not paying attention.**
  
- ⇒ **Be aware when ordering packages online. If you see people that appear to be looking for packages that are left on doorsteps, notify your local police. More delivery people are out now in personal vehicles making deliveries. DON'T open your door to them. There are people that are using this method to push past the homeowner and perform home invasions. Most deliveries don't require a signature and if you're uncomfortable, ask that your package be left at a location like an Amazon locker, a UPS Store, or pickup at your Post Office.**



### November great buys:

Televisions  
Refrigerators  
Small Appliances  
Fitness Trackers

### December great buys:

Headphones  
Wireless speakers  
Smart Watches  
Cordless Drills  
Tablets



# Stay safe and healthy during COVID-19



Clean your hands frequently. Use soap with water, or an alcohol-based hand rub



Wear a mask when physical distancing is not possible



Maintain a safe physical distancing



Don't touch your eyes, nose or mouth



Stay home if you feel unwell



Cover your nose and mouth with your bent elbow or a tissue when coughing or sneezing



If you have a fever, cough and difficulty breathing, seek medical attention



*Happy Holidays*

**The MRSPA Consumer Education  
Committee wishes you and yours a happy  
and safe holiday season!!**

**We Care About You!**

