



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

September-October, 2022

Do Your Part to Help.....



National Prescription Drug Take-Back Day is Saturday, October 29, 2022.

Over 700,000 pounds of drugs were turned in on the last Take-Back Day in the U.S., which was held on May 23, 2022!! **Getting un-used prescription drugs out of your home helps everyone!** Since COVID-19 upended day-to-day life for Americans in March 2020, public health officials have been sounding the alarm about a potential surge in drug overdoses.

Getting those drugs out of the home is a great way to help. If you're not sure where your location is, check out www.dea.gov for locations near you.

Many local police stations offer everyday collection. Check the one in your area.

October 9-15 is National Fire Prevention Month!

"Fire Won't Wait" is this year's theme. Sparky will be celebrating 100 years of helping bring awareness to fire safety. See the escape plan on the next page to help keep you and your family safe.



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How to make a Home Fire Escape Plan

100 YEARS
1922-2022



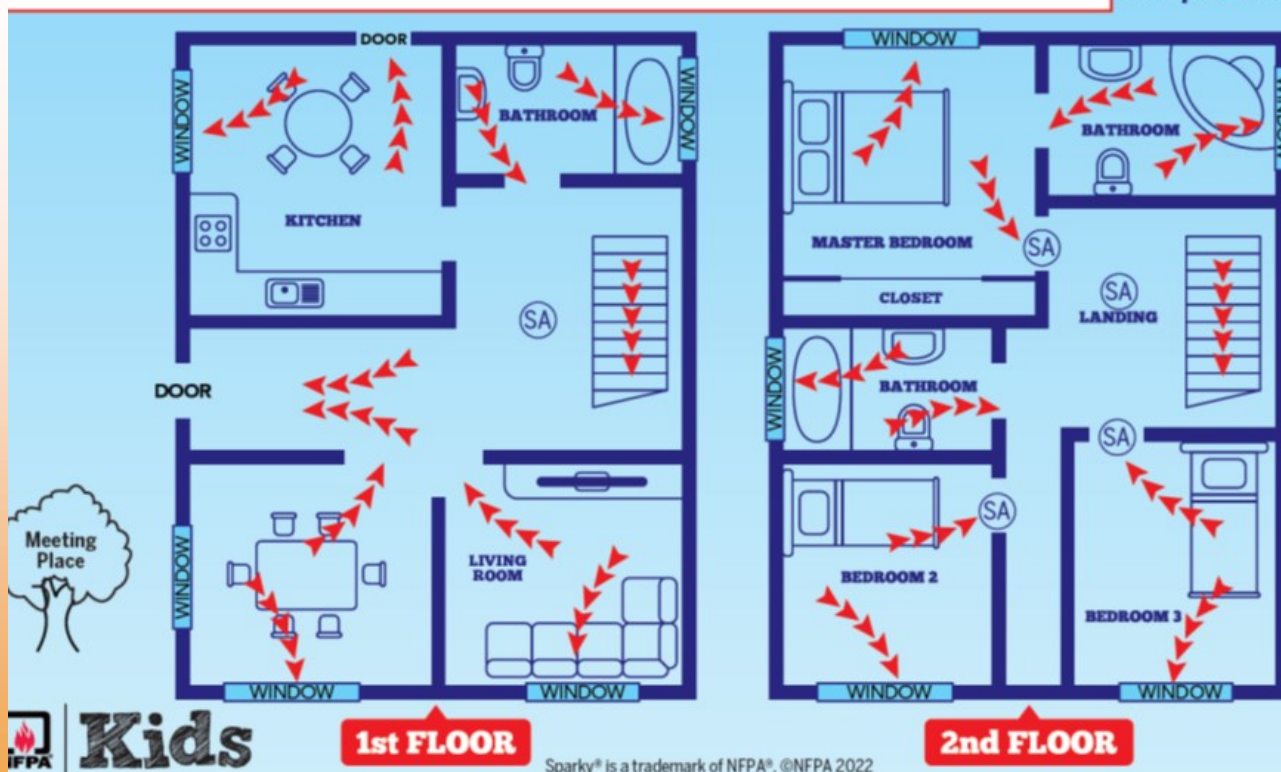
FIRE PREVENTION WEEK™



Visit Sparky.org
for more activities!

- ☐ Draw a map of your home. Show all doors and windows.
- ☐ Visit each room. Find two ways out.
- ☐ All windows and doors should open easily. You should be able to use them to get outside.
- ☐ Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- ☐ Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- ☐ Make sure your house or building number can be seen from the street.
- ☐ Talk about your plan with everyone in your home.
- ☐ Make sure everyone in your home knows how to dial 911 or your local emergency number.
- ☐ Practice your home fire drill!
- ☐ Make your own home fire escape plan using the grid provided

Sample Escape Plan



Kids

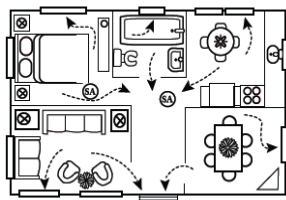
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How to make a Home Fire Escape Plan

100 YEARS
1922-2022



Visit **Sparky.org**
for more activities!



Meeting Place

- Draw a floor plan or a map of your home. Show all **doors** and **windows**.
- Mark **two ways out** of each room.
- Mark all of the **smoke alarms** with (SA). Smoke alarms should be in each sleeping room, outside each sleeping area, and on every level of the home.
- Pick a family **meeting place** outside where everyone can meet.
- Remember, **practice** your plan at least **twice a year**!

[illegible]

Get more information on smoke alarms and escape planning at www.nfpa.org/factsheets.

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Tips For Safe Fall Driving

Every year, thousands of people are injured and hundreds of people are killed due to daylight savings time changes and the change of seasons. Daylight savings ends on **November 6th**—days will be getting shorter.



Autumn means we need to be more careful as drivers.

1. **Weather**—Sudden changes in temperature, rain, snow and fog all make for hazardous driving. Be aware of the weather—know before you go.
2. **Sunrise and Sunset**—Daylight Savings Time means the sun on the morning drive might be right in your eyes. The sun goes down early in the fall so it gets dark a lot sooner—**HEADLIGHTS!!**
3. **Children** — Children are heading back to school. Be aware of walkers and observe crossing guards. Remember school bus safety and never pass a stopped bus. The law says it is illegal—and very dangerous—to pass a stopped bus when the large red lights located on the top of the bus are flashing. Flashing lights or **STOP** signs on the bus means the bus is picking up or discharging students. You must stop whether you are approaching the school bus from the front or overtaking it from the rear.
4. **Animals** are preparing for winter—be wary of them—especially deer!!

Saving Money This Fall....

- **Find free festivals**—Check out your neighborhood town, community center, church, library, etc. for free events. Between Oktoberfest, Halloween, pumpkin patches, and other fall festivities, there are bound to be free activities in your area.
- **Embrace the outdoors.** Go for a walk, or a hike, visit a scenic area, bike ride, fishing, camping—anything to give you more outdoors time before winter sets in.
- **Open your windows**—Embrace the cooler temperatures by opening your windows and save on your electric bill.
- **Clean out your closet**—Eliminate clutter from clothes or items that you don't wear. You can hold a yard sale, sell them on e-Bay, take them to a consignment or donate them. You'll have extra cash and feel better about reducing the clutter.
- **Shop summer clearance deals** and stock up for next year—some clearance prices are unbelievable right now!

See the Hurricane Preparedness Tips on the next page for safety measures that you can take to keep safe!



HURRICANE PREPAREDNESS TIPS

GEICO encourages you take these steps to prepare yourself, your loved ones, and your car from dangerous weather.

Review your emergency plan

Review your plan with everyone in your household and make sure everyone knows about the safest location in the home.



Check your supplies

Be sure to you have necessities such as water, blankets, first aid kits, flashlights, batteries, radios and any pet care items.



Set up an out-of-town contact

It's important to have an out-of-state friend or family member as a contact, so they can check on your whereabouts.



Secure important documents

Make sure documents such as insurance cards, IDs and other pertinent information are placed in a secured water-proof container.



Figure out your evacuation route

Make sure you know your evacuation route before the storm hits and keep a full tank of gas.



Be aware of your vehicle's surroundings

Make sure your vehicle is safe. If possible, move your vehicle away from trees or other objects that may damage it in a storm.



Follow official instructions

Follow all instructions from your local authorities regarding evacuation or other safety procedures. Check radio, television or other media for emergency information.



Beware of Department of Motor Vehicle (DMV) Scams! - Some helpful advice from AARP Fraud Watch Network

Government imposter scammers are shifting into high gear for their own financial benefit.

How It Works

- A text message from your State's DMV requests payment for an overdue fee and threatens license suspension if you do not pay immediately.
- Alternatively, the message may say you are due for a refund from an overpayment or—this is especially timely—it may say you are entitled to a fuel rebate to offset high gas prices.
- A web search for your state DMV lands you on what you think is your state's official DMV site.

Maryland is: Maryland Department of Transportation—Motor Vehicle Administration

What You Should Know

- In some states, DMVs do send text messages, but only to consumers who have signed up to receive them.
- At any rate, government agencies, including the DMV, will not ask for personal or private data by text message.

What You Should Do

- Carefully scrutinize DMV text messages for misspellings or unusual grammar.
- Avoid clicking any links in an unsolicited text message or email, even if it claims to be a government agency.
- Know your state motor vehicle's correct name. Crooks often use the generic "DMV" in scam messages, even in states with different agency names.
- Confirm that a DMV website is genuine by looking for a .gov suffix in the address, which every state motor vehicle agency uses (except for Wyoming.)
- Report DMV scams to the Federal Trade Commission, online or by calling 877-382-4357, and your state's consumer protection office (in Maryland 410-528-8662.)

New 988 Suicide and Crisis Lifeline Launches in Maryland

If you, a friend, or family member are having a mental crisis or just need to talk with someone, the 988 Lifeline is the number to call.

The State of Maryland has activated a new crisis line designated for suicide and substance abuse concerns. The 988 Lifeline number is designated for anyone who is experiencing a mental health or substance use crisis, contemplating suicide, or worried about someone who may need crisis support.

988 is the new National Mental Health Hotline—you can call from anywhere in the United States . The three digit number will hopefully be easier for people to remember than 1-800 hotline.

988 SUICIDE & CRISIS
LIFELINE

**You are
not alone.**

Caring call
specialists
available
24/7.



Call or text 988

OR CHAT ONLINE AT [988LIFELINE.ORG](https://988lifeline.org)

