



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

January-February, 2020



The Consumer Education Committee wishes all of our members a safe and Happy New Year!!

The Census is Coming (early 2020)

What you need to know:



- ⇒ Check your mail beginning March 2020 for your invitation to complete the Census online.
- ⇒ All households will have the option of responding online, by mail or by phone.
- ⇒ You should be counted at your usual residence (where you sleep most of the time).
- ⇒ Every member of your household should be counted!

Read on to find out more about taking the Census safely!

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Questions Asked

The 2020 Census is easy. The questions are simple.

- How many people are living or staying at your home on April 1, 2020.
- Whether the home is owned or rented.
- About the sex of each person in your home.
- About the age of each person in your home.
- About the race of each person in your home.
- About whether a person in your home is of Hispanic, Latino, or Spanish origin.
- About the relationship of each person in your home.

Governments, businesses, communities, and nonprofits all rely on the data that these questions produce to make critical decisions.

The Census Will Never Ask Certain Questions

During the 2020 Census, the Census Bureau will never ask you for:

- Your Social Security number
- Money or donations
- Anything on behalf of a political party
- Your bank or credit card account numbers



If someone claiming to be from the Census Bureau contacts you via email or phone and asks for one of these things, it's a scam, and you should not cooperate. For more information, visit Avoiding Frauds and Scams at:

<https://2020census.gov/en>

The Opioid Scam Epidemic—Detox Pills Offer Empty Promises

Drug overdoses killed more than 70,000 people in the United States in 2017.

Roughly 6 out of 10 drug overdoses involve opioids. Methadone and other prescription drugs can help people kick the habit. Some detox pills on the market are making promises that they can't keep.

People are desperate for help and will reach out to some of these companies because they don't have insurance that will cover effective treatments.

"But there's no credible evidence that dietary supplements can help with the prevention of opiate addiction, detoxification, or relapse prevention or recovery," says Bachaar Arnaout, an addiction psychiatrist and assistant professor at the Yale School of Medicine. "These supplement companies are giving false hope to people who are desperate to get better. The danger people face by being misled is that they will be resorting to ineffective measures that can cost them their health and their lives."

Addiction withdrawal simply does not respond to mild measures like a vitamin or mineral supplement says Arnaout. "And there's no evidence that these make any difference in the course of opiate addiction."

The companies that are selling these detox pills are using typically a combination of vitamins, minerals, and herbs.

The best way to treat opioid addiction is with FDA-approved medications.

Check with your doctor before taking any supplement. Some supplements have adverse reactions with medicines that you're already taking.

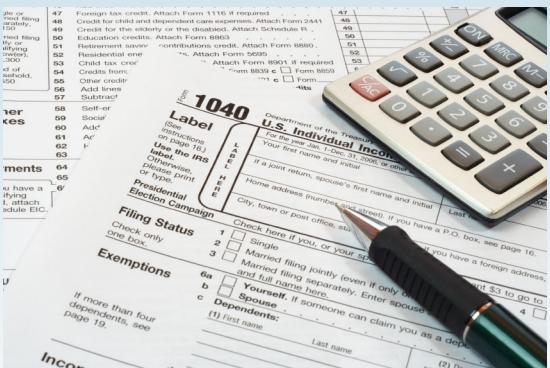
Check Your Meds After a Hospital Stay



If you're in the hospital and your blood pressure medicine was changed, be sure to inform your primary care doctor. A study of more than 4,000 people found that those who were discharged after unrelated treatment with higher or newly prescribed blood pressure meds were 23 percent more likely to be back in the hospital within 30 days. (Source: JAMA Internal Medicine)

It's That Time of Year Again! Tax time!

Practical tips from the IRS:



- Always retain a copy of your completed federal and state tax returns and their supporting materials. These prior-year returns will help you prepare your next year's taxes, and receipts will document any credit or deductions you claim should questions arise later.
- If you retain paper records, you should keep them in a secure location, preferably under lock and key, such as a secure desk drawer or a safe.

- If you retain your records electronically on your computer, you should always have an electronic back-up, in case your hard drive crashes. You should encrypt the files both on your computer and any back-up drives that you use. You may have to purchase encryption software to ensure the files' security.
- Dispose of old tax records properly. Never toss paper tax returns and supporting documents into the trash. Your federal and state tax records, as well as any financial or health records should be shredded before disposal.

The IRS recommends retaining copies of your tax returns and supporting documents for a minimum of 3 years to a maximum of 7 years. Remember to keep records relating to property you own for 3 to 7 years after the year in which you dispose of the property. Three years is a timeframe that allows you to file amended returns, or if questions arise on your tax return, and seven years is a timeframe that allows for adjustment in a case of bad debt deduction for a loss from worthless securities.

To learn additional steps you can take to protect your personal and financial data, visit Taxes. Security. Together., or IRS publication 4524, Security Awareness for Taxpayers.

For tax help at Tax Time, check IRS.gov and click on the "Taxpayer Assistance Center Office Locator" for a center near you.

“Close Before You Doze” is more than just a slogan. Closing doors in your home prevents fire from spreading, decreases smoke damage and helps save lives—especially when you and your family are sleeping. Rooms with closed doors during a fire typically have :

- More survivable temperatures around 100 degrees (compared to an open-door room’s temps that can reach 1,000 degrees)
- Livable oxygen levels
- Less toxic carbon monoxide levels



The barrier of the door protects whatever is behind the closed door.



January is National Bath Safety Month

- Install non-slip strips or mats in the bottom of your bathtub
- Have reachable safety handles for climbing in and out of the tub or shower, and by the toilet as well
- Keep a non-slip rug or mat on the floor at the entry/exit of the shower
- Make sure your bathroom floor stays clean and free of spills

Consumer Alert: Attorney General Warns Marylanders About “Community Development Block Grant” Scam

Maryland Attorney General Brian E. Frosh is warning Marylanders that scammers are contacting individuals claiming that they are entitled to, or have been awarded a “Community Development Block Grant,” “Community Services Block Grant,” or “CSBG for Seniors.” This is a scam to obtain personal information and/or money in the form of upfront “fees” (in one reported case, the scammer asked for \$1,000 in gift cards). There have been reports of these scammers reaching out through email and text messaging, but they could also reach out to potential victims by phone.

Marylanders should disregard and delete immediately any messages that claim they have won or are entitled to a community block grant or similar-sounding name. Hang up on any person who calls claiming that you have been awarded one of these grants. While the Community Services Block Grant and Community Development Block Grants do exist, both are administered by the Maryland Department of Housing and Community Development. These Programs are administered as part of a U.S. Housing and Urban Development (HUD) program intended to distribute federal funds directly to state governments, local jurisdictions , and non-profits for housing and other social services programs. These grants are not awarded to private citizens.

Do not send money or gift cards to anyone requesting upfront fees or taxes on a grant, award, or anything else they claim you have “won.” Requesting money or prepaid debit/credit or gift cards is a red flag that you are being targeted by a scammer.



You can report these messages to the Consumer Protection Division of the Office of the Attorney General (www.marylandattorneygeneral.gov) or the Federal Trade Commission (www.ftccomplaintassistant.gov).

Things to Buy in January

1. Linens
2. Business attire
3. Gym memberships
4. Gift cards
5. Furniture
6. Health and diet foods
7. Cold and flu medicine
8. Calendars



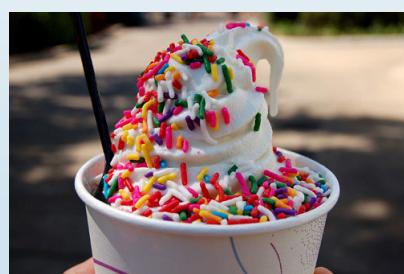
National Spaghetti Day is January 4th (look for coupons or deals at some of your favorite Italian restaurants)



February Deals

1. TVs
2. Winter items (cold weather products including winter apparel)
3. Home goods
4. Look for clearance on Valentine's Day items like candy and perfume after the 14th.

National Frozen Yogurt Day is February 6th (look for coupons or deals at your local frozen yogurt store or in the frozen food aisle of your grocery store)



The Benefit Corner



For each edition of the "Consumer Connection" we will dedicate one page to educating our members about our benefits. There are many great money-saving benefits available to our members and our recent survey indicated that members did not know about the benefits, or did not know how to access them. We hope that this segment of the newsletter will be beneficial to you.

United Legal Benefits Group Plan (ULB)



Provides you legal services at a reduced cost and the opportunity to develop a long-lasting relationship with a local law firm.

You can contact them at:

410-628-1119 or 800-546-1602

