



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

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Happy 2019

from your Consumer Education Committee!



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The start of a new year is a great time to start fresh by organizing your home.

Start with your documents. Tax time is around the corner.

Protecting your tax records is easy and practical with these tips from IRS.gov:

- 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 record should be shredded before disposal.

If you are disposing of an old computer or back-up hard drive, keep in mind there is sensitive data on these. Deleting stored tax files will not remove them from your computer. You should wipe the drives of any electronic product you trash or sell, including tablets and mobile phones, to ensure you remove all personal data. Again, this may require special disk utility software.

The IRS recommends retaining copies of your tax returns and support 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 filing a claim 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.



Keeping up with tax paperwork is easier when you organize your mail throughout the year. Getting your paperwork organized is much easier if you take the initial steps to organize and then stick with it!

Find a small area in your kitchen or office where you can create a mail station. Label baskets or bins to hold mail that you are keeping. Have a trash/recycle can in this area to easily dispose of unwanted paper.

Junk mail—recycle or shred

Bills—toss/recycle/shred envelopes and other unnecessary inserts. Place bills in a bill paying basket.

Magazines and catalogs—recycle those that you don't want. Create a magazine basket, but purge old magazines and catalogs, so there aren't piles of old magazines.

Invitations—anything that needs a response—toss envelopes (unless you need the return address) and put in organizer on a counter.

Coupons—put in organizer on counter.

You might think that the obvious secret is to go paperless or paper light, but there is still mail on a daily basis. The real secret is to deal with mail **right away** and to have a place for everything.

*This process will add 5 minutes to your day and you can start it **TO-DAY.***



What would a fresh start be in 2019 without some added attention to a healthy lifestyle?

5 Ways to Make Healthy Habits More Convenient

Easier Ways to Cook at Home

1. **Grocery delivery services** are perfect for those of us who have difficulty, or dislike, going to the grocery store. Shop for your groceries online (or by using a service's app), choose your delivery time, and have fresh, healthy ingredients brought right to your door. Many larger chains have their own delivery service. Check with your grocer to see what options they offer.
2. **Prep-at-home meal kit delivery** combines the convenience of grocery delivery while also taking the guesswork out of what you'll cook with them. Most of these services require a subscription and allow you to choose what types of recipes you want to receive. This can be good for someone that lives alone, or has only one person additional to cook for. Meals are pre-measured so there is little or no excess.
3. **Online recipe searches** are great for broadening your cooking horizons. Websites like Allrecipes.com and Epicurious can help you find new, healthy meals to cook—free of charge. Try swapping out your old "comfort food" meal ingredients with healthier choices.
4. **Keeping up with fitness**—wearable technology, like fitness trackers or smart watches can be a great way to remind yourself to work some movement into each day. Many can be set with reminders to get up and walk for "micro-workouts" as short as a minute at a time. By counting steps and calories burned, you can get a better idea of how much activity you get.
5. **Instructional exercise apps** can help you learn a new workout discipline, such as exercise routines or yoga on your own time and in the privacy of your own home.

It's always more fun to exercise with friends, though, so find a walking buddy, or check out your local Senior Center for organized exercise sessions.





Stay Safe on The Road

Routine tire checks improve safety and help boost fuel economy. Perform these checks monthly and before you embark on a long-distance trip.

Check the Tire Pressure

Tires lose air over time. They need to be checked monthly and filled every so often, especially when temperatures drop in winter months. Underinflated tires flex more than properly inflated ones. That builds up heat, which can lead to failure. Under-inflated tires are less fuel-efficient and can wear out faster.

Scan the Tire Sidewalls

Look for cracks caused by age and exposure to the elements. Encounters with curbs, potholes, and other unfriendly objects in the road can lead to cuts and bulges in tires. Replace tires that show any signs of trouble and you'll head off problems before they occur.

Check the Tire's Age

The date code tells you when the tire was manufactured. Look for "DOT" followed by several digits near the wheel. The last four numbers identify when the tire was made. For example "0308" indicates that the tire was manufactured in the third week of 2008. Consult your owner's manual for when to replace it. Some vehicle manufacturers recommend replacing the tire after six years. Without a limit, recommendations are to remove it at 10 years, including the spare, regardless of condition.

Measure Tread Depth and Wear

Grab a quarter and penny to measure tread depth. Place the quarter upside down in a tire groove with a tread wear indicator—raised bars within some grooves. They will appear flush with the tread when the tire is worn out. The distance from the quarter's edge to George Washington's hairline is about $\frac{4}{32}$ inch. If you can see all of Washington's head exposed, it's time to start shopping for new tires—you at least still have some grip left. If there is some space exposed about George's head, check the tire with a penny. Using the same technique, insert that penny into the same groove, and point Lincoln's head down. If you can see the top of Abe's head over the tread, the tire should be replaced immediately. Many states have made it illegal to use tires with a tread that shallow.



The Dangers of Ice Dams



Ice dams are slabs of snow and ice that stick out at angles from the eaves of a house. They may look funny, or even pretty, but the damage they can cause isn't.

These expensive hazards form when heat from inside the attic melts snow blanketing the roof, sending water trickling down toward the gutters. When the stream reaches the eaves—the bit of the roof that extends past the side of the house, out into cold air—it refreezes, creating a dam. More melt water from the peak keeps coming and refreezing, and that results in the dam growing even bigger.

Ice dams can weigh more than gutters may be able to support. The snowy mass can rip them right off the house. Water can also pool behind the dam and could find its way into the attic or down the walls of your house.

Removing an ice dam is not a do-it-yourself job. Between 2014 and 2016 there were an estimated 1,600 emergency room visits related to homeowners attempting to remove snow from their roofs. Instead, hire a licensed roofing contractor. Removal costs vary, but expect pros to charge \$100 to \$150 an hour for this kind of hazardous work.

Better: Help prevent ice dams from forming in the first place by adding insulation to your attic.

Clean and inspect your gutters. Clogged gutters can cause water to back up and freeze once temperatures drop. Keep gutters clear and properly connected to ensure that melting snow runs off your roof and through your downspouts.



Great buys for January and February, 2019:



January—

Gym memberships—Did you make a resolution to join the gym? Now is the time to get a good deal, but be careful. Gym membership contracts can be confusing. Read the fine print before signing!

Linen, bedding and towels—January white sales are in almost every store! Look for discounts up to 70% off and some stores will let you use a discount coupon on top of the clearance price!

Winter apparel—especially kids clothes are put on clearance right after the holidays. Look for extra discount coupons as well!

Holiday décor—it goes without saying that stores will have these on sale—even before the holidays are over. Look for big savings and stock up on cards and wrapping for next year to save BIG!

Hotel stays—Many hotels are looking for customers in January! You can score some great room rates if you're interested in a nice winter vacation!

Furniture—New styles hit in February so furniture stores will be doing big discounts in January to make room for the new furniture.

Not the best time to buy computers, televisions and smart phones

February -

February is a great time to get deals on jewelry. With Valentine's Day, retailers will be having big sales on jewelry!

President's Day is a great time to look for deep discounts on winter clothing, especially coats, scarves, gloves and boots. Home goods are also discounted during President's Day sales.

Do-it-Yourself Tax Software is discounted in February.

Last minute ski-trips can be found at a good deal in February!

Not the best time to buy i-Pads, i-Phone X, Android Phones, Luggage, Ski and Snowboarding Equipment, Home Improvement Materials

The Benefit Corner



What's new in 2019? We will be featuring new deals in each newsletter.

This month's feature:

Stress-Free Solutions: Looking to down-size? Moving soon? Call today for a free on-site consultation 301-280-0170

MRSPA members receive **10%** off their entire Downsizing full service (magic wand) package. If a MRSPA member doesn't need the entire package, they will extend 4 hours of unpacking services complimentary if they utilize Stress Free Solutions for their moving needs.

www.stressfreeseniors.com

