



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

September-October, 2019

Healthy Living: Making Informed Decisions About Herbal & Dietary Supplements (from the “Consumer’s Edge”—Consumer Protection Division, Maryland Office of the Attorney General

Herbal and dietary supplements and natural remedies are sold at grocery stores, gyms, health food stores, and on the Internet. Many claim to be a safe way to lose weight, boost energy, fight colds, etc. Not all of these claims are legal. **Herbal supplements can be sold without prior approval or testing by any government agency.** The FDA may remove a supplement from the market, but it usually does so only after receiving reports of people suffering serious side effects.

The Maryland Attorney General advises consumers to make informed decisions about herbal supplements because some supplements can be dangerous, even deadly. The FDA has issued warnings to consumers or made manufacturers recall the products after reports of serious illness or deaths in users, or evidence that they contained dangerous substances.

Supplements may also react with prescription or over-the-counter medicines, or reduce their effectiveness.

Before taking any supplements, check with your doctor first.



2019-2020 MRSPA CONSUMER EDUCATION COMMITTEE

Chairperson - John Sisson, Prince George's and Worcester Co. - Connection Editor

Area I East - Susan Mundy, Howard County

Area II South - Dr. Norma Martof, Brenda Barnes Prince George's County

Area I West - Nancy Jean Martin, Washington Co.

Area III North - Bonnie Dixon, Queen Anne's Co.

Area II North - Phyllis Cherry, Anne Arundel Co.

Area III South - To be appointed

Are you moving from one Maryland address to another Maryland address? Here are your rights under Maryland law:

Mover must provide a written estimate: The mover must protect you with a written estimate, which must separately state every charge that you may be asked to pay, and the amount of each charge. The written estimate must state whether it is binding (you pay exactly the amount shown on the estimate) or non-binding (the price may change slightly depending on the circumstances).

In Maryland, the amount that you can be charged is capped, based on your estimate!

Before you sign on with a mover, check with the Consumer Protection Division to find out if the company has complaints on record (410-528-8662).

Some movers have been known to take a person's belongings hostage for a higher price than originally quoted.

Don't be a victim! Go to www.marylandattorneygeneral.gov for more safety tips for moving!



Is your house ready for cold weather?

Have your furnace inspected. Have a professional check for leaks, heating efficiency, and change the filter.

It's a good idea to install a Carbon Monoxide detector in your home as well if you don't already have one.

Check for drafts around doors and windows. If necessary, seal and caulk.

Winterize your air conditioner. You may need to cover your outdoor unit if you have central air conditioning. If you use window air conditioners, remove them, or cover them to prevent air leaks.

October is Fire Prevention Month—check out your batteries in home safety devices to make sure they're working properly.



"IT'S FIRE PREVENTION WEEK!"
This year I'm teaching everyone about the importance of planning and practicing your home fire escape plan. But I can't do it alone, I need your help. Work with your family and complete the fire escape checklist."



✓ Fire Escape Checklist

- Do you have working smoke alarms in your home?
- Is there a smoke alarm in every sleeping room and outside each sleeping area?
- Is there a smoke alarm on each level of the home, including the basement?
- Do you test your smoke alarms at least once a month? (Have a grown-up push the test button to check if the batteries work.)
- Do you know the sound of your smoke alarms?
- How old are your smoke alarms? (If they're more than 10 years old, you need new ones.)
- Does your family have a home fire escape plan?
- Do you know two ways out of each room in your home?
- Do you know what to do when you hear your smoke alarm? (Get out and stay out.)
- Are all the exits in your home clear of trash and toys?
- Has your family picked a meeting place outside the home where everyone can go when they've escaped a fire?
- Does everyone at home know how to call the fire department once they are outside?
- Do you and all family members practice your escape plan at least twice a year?

For more
information visit
firepreventionweek.org
sparky.org



Continue to help with the fight against Opioid addiction in Maryland. The next National Drug Take Back Day is Saturday, October 26, 2019.

National Take Back Day is a safe, convenient and responsible way to dispose of unused or expired prescription drugs.

The April, 2019 Take Back Day brought in 937,443 pounds (468.72 tons) of unused or expired prescription medication.

This brings the total amount of prescription drugs collected by DEA since the fall of 2010 to 11,816,393 pounds!

Check DEA's official Take Back Day website at:

<https://takebackday.dea.gov>



for more information and to find year-round collection sites near you. Do your part to get these drugs out of reach.

If you choose to dispose of drugs at your home, do the following:

Follow these simple steps to dispose of medicines in the household trash

MIX
Mix medicines (do not crush tablets or capsules) with an unpalatable substance such as dirt, cat litter, or used coffee grounds;

PLACE
Place the mixture in a container such as a sealed plastic bag;

THROW
Throw the container in your household trash;

SCRATCH OUT
Scratch out all personal information on the prescription label of your empty pill bottle or empty medicine packaging to make it unreadable, then dispose of the container.

Hurricane Season is Upon Us!!



Here are some great tips from AARP for being prepared for a hurricane. These are recommendations for a "To-Go" Bag:

Basic Electronics: Extra phone charger, portable battery pack, long lasting LED flashlight, small hand-cranked or battery operated AM/FM radio with extra batteries.

Personal Needs: Make a typical day toiletry list then buy travel-size versions of those items. Pack backup eyeglasses, as well as a first-aid kit, baby wipes and a multipurpose tool with a knife and can opener.

Clothing: Pack a few days' worth including layers you can add or remove, plus lightweight rain gear and waterproof boots.

Your Meds: Pack about three day's worth of each of your prescriptions which should last until you can get to a pharmacy that's open. If you need larger items such as an oxygen tank, make sure you have a portable version.

The Perfect Bag: Think small and portable. You can use a backpack but a lightweight suitcase with wheels will also work. You may literally be running with it.

Paperwork: Fill a zip-top waterproof bag with photocopies of your birth certificate, driver's license, Social Security and Medicare cards, power of attorney and will; any marriage, adoption or naturalization certificates; proof of address, medical and immunization records and information about your credit and ATM cards.

Food and Drink: Bottled water is essential. Granola or energy bars are great because they are small and filling, and they come in a variety of flavors.

Cash: In addition to money for a few days, include small bills and a roll of quarters. You may need to purchase items from a vending machine.

You can customize this information to your own needs, but this is a good start on being prepared.

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.

Confused about Long Term Care Insurance?

Academy Financial, Inc. has two plans of coverage for Long Term Care Insurance. They can help you decide which plan is better for you.

There are four quick tips for Long Term Care planning:

- ⇒ Know when to start planning
- ⇒ Consider the cost of care
- ⇒ Ways to save
- ⇒ Policy design options



A C A D E M Y
F I N A N C I A L , I N C .

Contact Academy Financial, Inc.

T. Joseph Barger, CRPS, CLTC

Richard E. Craft, CFP, ChFC

At 410-825-0781, 800-777-4798 or

Joseph.Barger@LFG.com or Richard.Craft@LFG.com

You can also contact the MRSPA office at 410-551-1517 to request information.