



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

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**The latest scam to steal your information is
"Juice jacking"**

While free public charging stations have provided some relief, experts warn that powering up could give hackers a way into your personal information.

"Depending on the vulnerability they exploit, they would have access to everything you would have access to on your phone," said cybersecurity expert Jim Stickley.

The practice, known as "juice jacking" occurs when people plug in to "juice" up their phones and hackers use malware in the charging station or USB cable to "jack" their information, such as phone numbers and passwords.

The scam has prompted authorities to alert the public to think twice about plugging in at places like airports and malls.

A free charge could end up draining your bank account!

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MARYLAND Department of Health

Maryland Access Point

Maryland Access Point (MAP) is the Aging and Disability Resource Program in Maryland, designed to assist individuals with long term care needs and their caregivers identify and locate services in their community. MAP is a centralized, single point of entry for access to the services provided by state agencies such as the Department of Aging, the Department of Human Resources, the Department of Disabilities, as well as other private, public and community based resources.

Options Counseling

Maryland Access Point provides free Options Counseling to help individuals and their caregivers develop long term care plans. Counselors meet with individuals and match their needs with services available in their community. Contact your local [MAP](#) office to make an appointment.

Senior Care System

The Maryland Department of Aging [Senior Care System](#) assists people 65 or older who may be at risk of nursing home placement by providing case management and gap-filling funds for services to enable them to continue living in the comfort of their own homes. The Senior Care program will assess an individual's needs, provide a case manager to coordinate services, and provide funding to purchase services for individuals who meet program eligibility requirements. Services include assistance with activities of daily living, as well as medications, medical supplies, adult day care, respite care, home delivered meals, transportation, and emergency response systems. For further information and to access to Senior Care Services, please contact your local [MAP](#) office.

To visit the MAP website, go to: <http://www.marylandaccesspoint.info>

To find the MAP office in your county, click [here](#) or call the statewide number 1-844-627-5465 or TTY #711 to get more in-depth assistance.

Other Maryland County Web Sites

The link below will take you to a list of Maryland counties; you can reach any county web site as well as finding specific services in a county. <http://www.msa.md.gov/msa/mdmanual/01glance/html/county.html>

**Do you know about Senior Call Check?
Peace of mind for those that are home
alone. Call 1-866-502-0560 or
visit aging.maryland.gov**



From the Maryland Department of Aging

Every day a telephone call will be placed to a participant at a regularly scheduled time. These calls will take place between 8 a.m. and 4 p.m. as close as possible to the one-hour time block pre-selected by the participant. If the participant does not answer their first call, they will be tried two more times. If those calls go unanswered, additional calls will be made to notify an alternative person who is selected by the participant during the program enrollment. This could be an adult child, a neighbor, or another loved one. The alternate will then be encouraged to check on the older adult program participant. The failure of the participant and alternate to answer may result in a Welfare Check by local law enforcement.

Who Can Participate?

Any Maryland resident who is 65 years of age or older who has a landline phone or cell phone (TTY is available). The participant and alternates should not have automated call blocking technology (or they should disable that phone feature for this program).

How to Apply?

Go to the aging.maryland.gov website and click the link that says "Register Now".

You can also print a paper application from the website, complete it and mail it in.

Call toll-free (866)502-0560 and ask to have a hard copy application mailed to your home.

Be safe at home.



More information about the Census: Overall Timeline

Counting every person living in the United States is a massive undertaking, and efforts begin years in advance. Here's a look at some of the key dates along the way:

2020

March 12 - 20: Households will begin receiving official Census Bureau mail with detailed information on how to respond to the 2020 Census online, by phone, or by mail.

March 30 - April 1: The Census Bureau will [count people who are experiencing homelessness](#) over these three days. As part of this process, the Census Bureau counts people in shelters, at soup kitchens and mobile food vans, on the streets, and at non-sheltered, outdoor locations such as tent encampments.

April 1: Census Day is observed nationwide. By this date, every home will receive an invitation to participate in the 2020 Census. Once the invitation arrives, you should respond for your home in one of three ways: online, by phone, or by mail. When you respond to the census, you'll tell the Census Bureau where you live as of April 1, 2020.

April: Census takers will begin visiting college students who live on campus, people living in senior centers, and others who live among large groups of people. Census takers also begin conducting quality check interviews to help ensure an accurate count.

May-July: Census takers will begin visiting homes that haven't responded to the 2020 Census to help make sure everyone is counted.

December: The Census Bureau will deliver apportionment counts to the President and Congress as required by law.

March 31, 2021: By this date, the Census Bureau will send redistricting counts to states. This information is used to redraw legislative districts based on population changes.

For more information go to [census.gov](https://www.census.gov)

BE COUNTED!

Daylight Savings Time is

March 8th!

When you “spring ahead” for daylight saving time, you may feel groggy because your body clock is temporarily out of sync. Most people adapt to the change fairly

quickly, but it may be harder for older adults, says Beth Malow, M.D., M.S., director of the Sleep Disorders Division at the Vanderbilt University Medical Center. To minimize fatigue, get plenty of sleep, go to bed and get up at the same time each day, expose yourself to a bit of bright outdoor light each morning, get physical activity daily, and avoid caffeine and alcohol at night.



Earth Day is April 22nd and celebrating 50 years!

Things that you can do to help our planet:

- Plant a pollinator garden around your home by planting native plants.
- Learn what you can and can't recycle. Check your local waste management to insure you are recycling the right materials.
- Always carry a reusable bag.
- Make your yard a welcoming place by installing bird feeders.
- Shop at a Farmer's Market.
- Get cooking! Cooking at home cuts down on waste from take-out containers and bags.
- Go meatless one day a week. The meat industry is a big contributor to greenhouse gases.
- Compost food waste.
- Repurpose jars and other containers.
- Make your own cleaning products and wash dishes by hand.
- Hold a yard sale. Landfills are filling up with great stuff that could be someone else's treasure!
- Plant a tree!



It may seem simple but every little action helps!

A Common Investment Scam—From the Consumer Protection Division of the Maryland Office of the Attorney General

“Free Lunch” Seminars Often, the people getting rich are those running the seminar, making money from the high commission products they sell to attendees. These seminars are marketed through newspaper, radio and TV ads, mass-mailed invitations and mass emails. There’s a certain consistency to the invitations for these events: a free gourmet meal, tips on how to earn excellent returns on your investments, eliminate market risks, grow your retirement funds and spouses are encouraged to attend.

The bait for many of these seminars is that “income” will be “guaranteed” and substantially higher than the returns someone on a fixed income can expect to get from certificates of deposit, money market investments or other traditional financial products. Often, the speakers at these events use captivating, but misleading titles and professional designations. Investors should be extremely skeptical about any investments promising low-risk, guaranteed investments and should check with their regulators about the product and the selling agent.



When you get an invitation to one of these seminars, check it out first—just to be safe!

Do you have a consumer problem? The Attorney General’s Consumer Protection Division may be able to help you.

Call 410-528-8662 or toll-free in Maryland at 1-888-743-0023, or file a complaint online at:

www.marylandattorneygeneral.gov/Pages/CPD/complaint.aspx

Things to buy in March:

March 1 begins National Frozen Food month. Look for great deals in your frozen food aisles at your grocery store, or online—all month long!

Chocolate candy is usually a good bet for March, but Easter is later this year, so deals may be more limited than usual.

Special St. Patrick’s Day deals at stores

Luggage—March is a great time to pick up deals on luggage!



Things to Buy in April:

Spring clothing sales

Easter leftovers

Vacuums

Beauty items

Mother's Day gift sales

Tax Day is April 15. To brighten up this sometimes dreaded day, look for Tax Day deals from retailers, restaurants and elsewhere. We usually see offers for free or discounted food, paper shredding and even massages.



Expect to find plenty of these discounts and giveaways as Tax Day approaches. Check social media and your email inbox for offer details and announcements. The deals are often limited to Tax Day only, so you'll have to act on them quickly.

Did You Know That Walking Is The Official Exercise of Maryland?

Maryland designated walking as the official state exercise in 2008. Walking is the most basic and common mode of transportation, is recommended for a healthy lifestyle, and has numerous environmental benefits.

5 Wonderful Benefits of Walking

- **Weight control.** A short brisk-paced walk is all that you need to reduce your excess calories and fats.
- **Fitness.** Daily walking can keep you fit and healthy for a long time. Walking briskly for 30 minutes a day can help you stay slim and in robust health.
- **Mental Health.** We all know that walking does wonders for the physical body. What about mental health? It's also beneficial for your mental attitude as well. Group walks or with friends helps you maintain good social contacts.
- **Overall Health.** Medical research and studies indicate that walking lowers high blood pressure and high cholesterol, thereby reducing the risk of strokes and other heart-related problems.



Get your sneakers on and take a walk! The weather will be warming up and it will be a great time to get outside!

10 Tips for a Successful Garage or Yard Sale

1. Take inventory before the big day. Make a list of what you have. You can organize by room, by use or any other way that works for you. Just make a list and then it's time to crunch the numbers.
2. Research average prices. Don't start pricing without checking a garage sale pricing guide first, or with someone that is "yard sale savvy." Some items could be worth a lot of money. They can be priced online before putting them out for sale. If checking sites like eBay, check the "sold" price, not the price being offered. Price everything!
3. Make sure everything is cleaned off. Make your belongings look attractive. Nothing turns a buyer off more than something covered with dust.
4. Come up with an organizational plan. Have you put much thought into how you are going to set everything up? Like items should be placed with like items—an example would be, holiday items all on one table—keep them separated—Halloween, Christmas, etc. in separate areas of the table. Clothing in one section, household in one section, etc.
5. Know where your money goes. Think about where you're going to put the cash you're collecting and the change money you will need to start the sale. A portable lock box is a good idea or somewhere out of the way of shoppers.
6. If you put out signs for the sale, remember where you put them so that you can collect them after the sale. Taking down the signs is being a good neighbor!
7. Advertise online. There are free sites that advertise like Yard Sale Search or Craigslist. Just be careful about putting your phone number out there. It's never a good idea!
8. Have bags ready for guests. Make sure you have bags for customers to fill up with their stash of great items!
9. Extra touches are nice! Some people like to have their children or grandchildren set up a lemonade stand or sell bottles of water.



The more thoughtful your sale is, the more money you'll make!

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.

In addition to our regular member benefits, did you know that your Consumer Education Committee is hard at work to help keep you informed?

The committee meets regularly to discuss current scams and areas that would be of interest to our members. We stay in touch with the Maryland Office of the Attorney General to find out about things that they are working on that impact seniors in Maryland

We pass this information along to you in our Consumer Connection and **will also have a table at the Annual Business Meeting on May 13th at Camelot by Martin's in Upper Marlboro, MD.**

We will have good information to pass on to you as well as some informative handouts. We hope that you'll stop by our table and visit with us, and that you read our Consumer Connection and pass it along to other members in your Locals.



MRSPA—75 Years of Connecting, Protecting and Making a Difference!