



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

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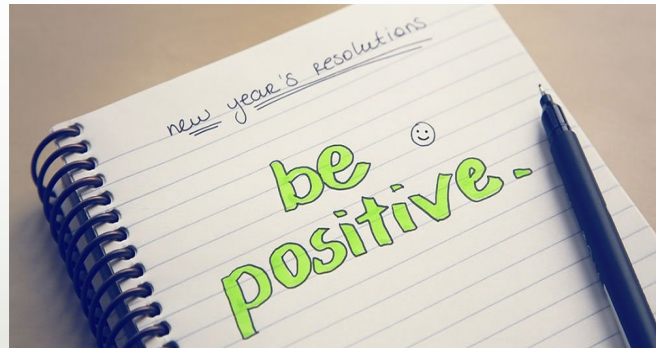


Your Consumer Education Committee wishes you a safe, healthy and happy 2022!!!

Did You Know?

These are the most popular New Year's Resolutions!

- Get Healthy
- Get Organized
- Live Life to the Fullest
- Learn New Hobbies
- Spend Less/ Save More
- Travel
- Read More



Whatever you choose to do in 2022, we wish you success!!

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From Kathy Stokes, AARP— Watchdog Alerts

Crypto—

Same Scams, Different Currency



Cryptocurrency such as Bitcoin, Ethereum, and Dogecoin are soaring in popularity these days. Indeed these virtual currencies, which are not regulated, can lead to profit for some investors. And scammers are more than happy to adapt traditional scams to this new space to try to line their own pockets along the way.

How it Works

- Websites promising huge returns if you invest in crypto with the company.
- “Celebrities” offering investment opportunities in virtual currency.
- Online love interests who either ask for financial help via cryptocurrency or seek to convince you to invest in crypto with them.

What You Should Know

- Pitches that claim virtual currency investments offer little or no risk are seeking to deceive you. The value of virtual currencies is driven entirely by supply and demand, which can create wild swings that can produce big gains, but also big losses.
- Most celebrities do not manage their own social media accounts, and those who do typically won’t engage directly with fans, especially with unsolicited investment opportunities.
- “Romance” scams proliferate online, and not only on dating apps. Be wary of those you meet online who seek to grow a personal relationship with you.

What You Should Do

- Understand the risk—even if it’s not a scam, cryptocurrency is a new and highly volatile way to invest.
- Never invest in a virtual currency (or in anything for that matter) at the urging of someone who contacts you out of the blue or whom you have only met online.
- Never share your “private keys”, the long letter-and-number codes that allow you to access your virtual currency, with anyone. Keep them in a secure place.

From AARP—The Ten Worst Things to Carry In Your Wallet

These items are better stored in a fireproof lock box, or a safe deposit box depending on how often you need to access them:

- Social Security card
- Covid-19 Vaccination Record card (which carries your date of birth and hints at where you live)
- Multiple credit cards and credit card receipts
- Checkbook, or even one blank check
- Work ID card
- Passport or passport card
- List of your passwords
- Gift card not fully redeemed
- Birth certificate
- Library card (it sounds benign, but a thief can check out lots of books and sell them for a buck or two apiece)



“We all think we’re being careful, but it takes one second for a criminal to steal our wallet or purse.” - Amy Notziger, AARP’s Director of Fraud Victim Support

Did you lose your Vaccine Card?

- Check and see if your vaccine provider, be it a retailer pharmacy or health department allows you to access your vaccine records online.
- Call the pharmacy or location where you were vaccinated and request a duplicate record.
- Check your email. If you signed up for your shot online and provided an email address, a vaccine record is automatically sent to that address post-vaccination.
- If you want the actual, physical card issued by the CDC, you may need to contact your state health department, either by phone or email.



Keeping Safe in 2022! Here are some quick tips to avoid falls:

1

Find a good balance and exercise program

Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for referrals. Find a program you like and take a friend.



2

Talk to your health care provider

Ask for an assessment of your risk of falling. Share your history of recent falls.



3

Regularly review your medications with your doctor or pharmacist

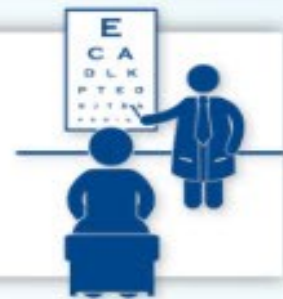
Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.



4

Get your vision and hearing checked annually and update your eyeglasses

Your eyes and ears are key to keeping you on your feet.



5

Keep your home safe

Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.



6

Talk to your family members

Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue.





More than 2.2 million Americans, and over 60 million people worldwide, have glaucoma, and experts estimate that half of the people who have glaucoma don't even know they're afflicted.

The Glaucoma Research Foundation reports that glaucoma is a leading cause of blindness. While glaucoma can impact people of any age, the risk increases as we age. People over 70 are three to eight times more likely to develop some forms of glaucoma than their younger counterparts.

Glaucoma, combined with other age-related vision issues, could lead to an epidemic of blindness affecting seniors. **Regular eye examinations are essential to preserve vision, especially for seniors and others in high-risk groups.**

Thanks to Oasis Senior Advisors for information on glaucoma awareness.

Does January have you feeling bored? It's National Hobby month! Check out your local library for some great options!! There are many "how-to" books and virtual classes for many hobbies!



Stay safe and healthy during COVID-19



Clean your hands frequently. Use soap with water, or an alcohol-based hand rub



Wear a mask when physical distancing is not possible



Maintain a safe physical distancing



Don't touch your eyes, nose or mouth



Stay home if you feel unwell



Cover your nose and mouth with your bent elbow or a tissue when coughing or sneezing



If you have a fever, cough and difficulty breathing, seek medical attention



Saving money in 2022!! Great deals to look for:

January

Fitness equipment—good deals on equipment and clothing

Winter apparel—after Christmas sales—some discounts as high as 70%

Holiday wrapping and décor—Stock up for next year!

Watches

Linens, bedding, etc.

February

**Valentine’s Day—Save big by shopping local. Great deals at local super-
markets on candy and cards. Check your local florist for Valentine spe-
cial!**

**Home Goods—President’s Day sales bring good deals on appliances and
home improvement materials.**

Tax Software Deals— Pick them up in January or February.

**Don’t forget about other ways to save big—
Gas Buddy finds the cheapest gas prices near you!**



GoodRx

**Check prescription prices on
GoodRx for the lowest prices**