



Maryland Retired School Personnel Association  
CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education  
Committee

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**7 Things to Consider When Comparing Auto Insurance Coverage:**

- Coverage**—The coverages and the corresponding limit for each coverage you select have an impact on your policy premium. Before you compare the price of two insurance quotes, always make sure the coverage and limits are the same.
- Options**—When it comes to insurance, not all policies are created equal. Some insurance companies offer such benefits as pets, personal items and locksmiths at no additional charge. Coverage options like Roadside Service can be added for additional charges.
- Deductibles**—This is the amount you pay out of pocket to fix your car before your insurance company starts to pay. The higher the deductible, usually the lower your premium is. Consider your budget. Make sure you can pay if you choose the higher deductible should the need arise. Some companies lower deductible when you stay claim-free for a year.
- Reputation**—Choose an insurance company with a reputation for excellent customer service.
- Service**—Make sure you will have an agent that can work with you and be available when the need arises, or if you have questions.
- Discounts**—Research where you can find discounts (multi-policy—auto and home combined, etc.). Some companies also offer Safe Driver, car safety equipment and making an annual payment rather than multiple payments.



**7. Price**—Compare coverages between multiple companies after doing your research! Make sure you're getting your money's worth when it comes to your insurance coverage.



**Compare different companies and policies—You'll be glad you did!!**

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## **Consumer Advisory: "Buy Now, Pay Later" Plans Can Lead to Unintentional Debt, Other Problems**

**Installment plans for retail shopping are becoming increasingly popular, especially those that promise no interest—if paid on time. These programs allow you to buy a product and pay only a fraction of the cost at a time—weekly or monthly, for example—with little or no interest accruing. These payment plans 1) can make items appear cheaper than they really are, blowing your budget out of the water, 2) could cause you to accumulate debt, especially if you don't pay on time or miss a payment, and 3) don't help you build credit the way credit cards and traditional consumer loans do.**

**Installment payment plans are basically short-term loans. If you do apply for this option, the creditor will check your credit to see if you qualify for the plan. If the plan is interest-free, which many are, it generally means that interest won't accrue if you pay each installment, *on time*. Otherwise, you could be charged back-interest and/or other fees, piling up debt you didn't anticipate.**

**These plans are convenient if you really need a product, such as an emergency appliance replacement, but don't have the cash or a credit card to make the purchase. But if you're buying multiple items on multiple payment plans, beware that you might end up paying more and damage your credit if you don't pay on time. In addition, returns and exchanges can be complicated, so make sure that you understand the return process before you make your purchase.**

**Only you can decide if these payment plans are right for you. If you do apply for one, be sure you can pay off the item in the time stipulated. Stick to your budget, and look at the entire price of the merchandise, not just the installment payment amount. Make sure you're aware of all fees, and how your credit could be harmed if you fail to make the payment on time.**

**If you have a problem with an installment payment plan creditor, contact the Maryland Consumer Protection Division at 410-528-8662 or email [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us).**

**Some good advice from the Maryland Attorney General's Office**

# Lightning

## Do's and Don'ts

### Do

Go Inside When You Hear Thunder or See Lightning!

Find a Sturdy House, Building, Car With A Roof

Stay Indoors For at Least 30 Minutes After You Last Hear Thunder



### Don't

Retreat to Dugouts, Sheds, Pavilions, Picnic Shelters or Other Small Structures

Use or Touch Electronics, Outlets, Corded Phones or Windows

Go Under or Near Tall Trees, Swim or Be Near Water, Stand Near Metal Objects



[weather.gov/lightning](http://weather.gov/lightning)

**Summer is almost here! Be prepared when outside at gatherings and a storm arises. People lose their lives every year when they take shelter under trees in a summer storm. Don't be a victim! Know what to do in a storm.**



**Never drive through flooded roadways!!  
Stay away from standing water.**

## Best Buys in May

Jewelry that doesn't sell by Mother's Day will be discounted since there aren't any more "holiday" opportunities until the Fall. Stores will be looking to clear out this merchandise that didn't sell.

Look for good deals on outside items like flowers, grills, lawn furniture, etc.

Look for Memorial Day sales on appliances, mattresses and baby items.

## Best Buys in June

Father's Day sales will include tech gear, laptops, etc.

Outdoor trimmers, drills and many other items will be priced to sell in June.

Look for deals on sunscreen as well!



**Don't forget—National Doughnut Day is Friday, June 2nd. Check out your local doughnut shop for possible free doughnuts (some may require a purchase such as coffee.)**

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## It's time for Farmer's Markets!

**Want to pick some fresh strawberries? Looking to can some great summer veggies?**

**It's a great time to start checking out local farmer's markets for fresh veggies and fruits! Help our local farmers and buy local!**

**Not sure where a farmer's market is located near you?**

**Go to [Maryland.gov](http://Maryland.gov) and look for the farmer's market directory.**



Trying to downsize? This list of things to do everyday can get you on the right track!



## 30 Days to a Better Everything—

In this edition we will cover days 1-10.

- 1. Edit your library—**If you have more books than you can possibly read (or decorate with) re-home some. You can donate at libraries—outside book boxes, or donate to stores such as Goodwill, etc. **(Your local Association may support a Little Free Library, too!)**
- 2. Hit unsubscribe—**If you're getting too much junk in your inbox (catalogs, etc.) head to [dmachoice.org](http://dmachoice.org) to stop the influx of junk.
- 3. Pare down your pantry—**Inventory canned goods (check dates) and put anything you won't use in a donation pile. Remove any ground spices that are no longer potent (shake and smell). Organize what you're keeping into categories like "baking", "pasta", etc. and decant anything open into food-safe containers.
- 4. Sort through your meds—**Get rid of expired medicine. Visit [fda.gov](http://fda.gov) to find locations where you can take your meds. Medications should not be kept in the bathroom due to heat and moisture. Save them in your pantry instead.
- 5. Organize your recipes—**Use Pinterest boards to sort ideas into categories like "breakfast", "quick dinners." You can also create notes on your phone or place them in a binder.
- 6. Rearrange your dresser drawers—**Take everything out, then refold items and put them back in, pulling out ill-fitting or overworn clothes as you go. Use your own system to organize—long-sleeve shirts, sweaters, underwear, etc.
- 7. Carve out some "me" time—**create a recurring invite on your calendar for a few hours a week that are just for you! **Any to-do list activity is strictly forbidden—it's all about you!!**
- 8. Tidy your drop zone—**fix that spot where everyone leaves their stuff. Sort through the mail pile, toss old receipts, put away shoes that aren't in the current rotation, make sure all gloves have mates. Give everyone in the house their own basket to contain clutter.
- 9. Cull your cooking tools—**Your goal is to get rid of 10 things. Things to toss would be storage containers with missing lids, nonstick skillets that food now sticks to, pot-holders with stains or burns—anything that's broken and can't be saved. Things to give or donate—items in good condition but redundant, like extra cookware, bakeware, serving pieces, mugs, utensils, souvenir cups or mugs, knives and so on.
- 10. Update your address book—**move friends and family to one spot (addresses that is). Take those slips of paper with addresses, saved envelopes, etc. and digitize them. Put the info in your phone or consolidate it into one organized book.

Organizational tips from Real Simple magazine.

## **May is National Mental Health Awareness Month.**

**Maryland's Helpline offers 24/7 call, chat, and text support for Marylanders in need of help, guidance, and information related to a behavioral health concern. Trained call specialists can provide crisis intervention, risk assessment for suicide, homicide or overdose prevention, and assistance linking to community behavioral health providers and accessing community resources.**

**To get connected to Maryland's Helpline, call 211 and press 1, text your zip code to 898-211, or visit [211md.org](http://211md.org)**



## **Attending the MRSPA Annual Business Meeting on May 9th?**

**Stop by and see us at the Consumer Education table! We'll have tips and handouts for you and would like to chat with you about what matters most to you!**

**We look forward to seeing you!!**

**Your Consumer Education Committee Cares About You!!**