



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

July-August, 2023

Your Consumer Education Committee wishes you a safe and happy 4th of July!



Be careful when celebrating the 4th! Keep yourself safe, but also remember your pets!

FIREWORKS PET SAFETY TIPS



- Safe Space**
Prepare a safe and cozy hiding place in a room or a crate.
- Stay Indoors**
Leave your pet with a sitter if you're leaving to join the festivities.
- Sound Proofing**
Close doors and windows to muffle loud sounds and remove visual stimulants.
- Classical Music**
Use soothing music to cancel out the loud bangs coming from firecrackers.
- Calming Meds**
Ask your vet for any medication to help ease pet anxiety.
- Post-Celebration**
Clear your home and the yard from any fireworks debris.



2022-2023 MRSPA CONSUMER EDUCATION COMMITTEE

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Consumer Alert:

Home Warranty Scam Letters Sent to Maryland Homeowners



The Consumer Protection Division of the Maryland Attorney General's Office is warning consumers about home warranty scam letters addressed to homeowners. These letters urge Maryland homeowners to renew a home warranty by claiming the current home warranty "may be expiring or may have already expired." Even homeowners who have never purchased a home warranty are receiving this deceptive letter. The letters also imply an affiliation with the homeowner's actual mortgage company and the "county deed records" office.

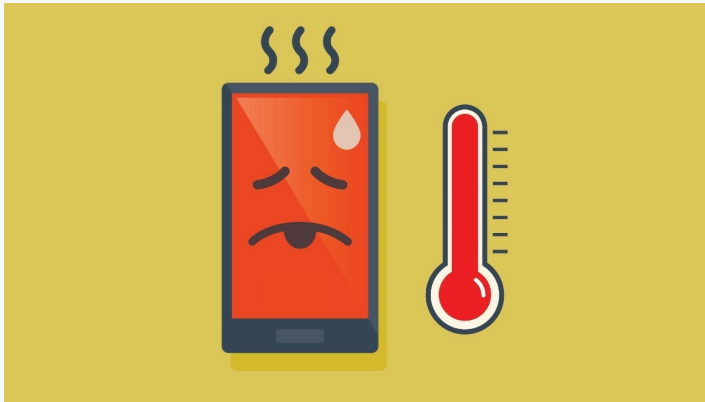
The scammers responsible for these letters are in no way affiliated with the homeowner's mortgage company or any official deeds office. These letters generally ask for a response to the notice by a certain date, often include language such as "final notice," and threaten that failing to call may result in financial risk for the homeowner. In examples of such a letter sent to the Attorney General's office, also included are a document that resembles a check, with the words "renewal fee voucher," as well as an actual photo of the homeowner's home on the return envelope.

Solicitations that use threatening language or unnecessary urgency are almost always a scam. Although they include the name of the homeowner's mortgage company, scam letters like this rely on publicly available information to deceive the homeowner. To reiterate, the people sending these letters are not representing, nor have any affiliation with, mortgage companies. They use this information, as well as other seemingly "official" references, such as "record ID" numbers, to appear legitimate. If you have a home warranty, check with the company through which you already purchased your warranty for expiration and renewal information.

If you are interested in purchasing a home warranty with a legitimate company, conduct thorough research about potential businesses by reading reviews, checking with the Better Business Bureau, and contacting the Attorney General's office to see if any complaints have been filed against a particular business.

As for these scam letters, we recommend that you report them to our office at consumer@oag.state.md.us, and then discard them.

Do not respond to them in any way.



Summer is here and temperatures are rising. Don't let your cell phone overheat. Tips from Rossen Reports to keep your phone safe:

Summer is a dangerous time for your cell phone. Whether it's sitting next to you outside or you leave it in the car, your phone can overheat in seconds.

What should you do if your phone overheats?

- **If it's plugged in, unplug it. Otherwise, you're still putting strain on the battery and it will stay warm.**
- **Take your phone out of its case. They tend to trap heat and make it harder for your phone to cool down.**

Move it out of direct sunlight and into the shade. Even if the temperature isn't that hot out, direct sun causes your phone to heat up fast. And if you can, put it next to a fan. If you're in the car, hold it up to the air vent. It might sound silly, but experts say even blowing on it can help.

Keep yourself safe in rising temperatures as well! Be aware of the warning signs of heat exhaustion. If you exhibit these, **get out of the heat and head to an emergency room **right away**. Don't let it go untreated!**

- ♦ **Weakness**
- ♦ **Cold or clammy skin**
- ♦ **Delirium**
- ♦ **Fatigue, nausea or vomiting**
- ♦ **Headache**
- ♦ **Convulsions**



Best Buys in July

Furniture, tools and jeans

Best Buys in August

Laptops, school supplies, summer apparel and swimwear

SALE

Don't forget Maryland Tax Free Shopping Week is August 13-19, 2023.
Items included in tax free shopping include:

Clothing, diapers, footwear (up to \$100), backpacks and bookbags (up to \$40.)



Be safe while you're out shopping or traveling.

Use a crossbody anti-theft purse with zipper locks or a hidden waist wallet. Don't keep anything in your back pocket. Remove anything from your wallet that isn't necessary to carry while you travel. Keep photos of your passport, credit cards and critical information in a password-protected folder on your phone or online storage account.

Make sure any travel partner has credit cards with account numbers, different from yours, so you can still make purchases if stolen cards are cancelled.

Guidance from AARP.

Be aware at the gas station! Instances of purse thefts at gas stations are up. While you're pumping gas, someone can approach your car from the other side and steal your purse off the seat if the car is unlocked. Keep your vehicle locked and **be aware of people around you.**

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'll cover days 11-17

- 11. Clean out your car—empty it out—look at reusable grocery totes and weed them out if they're not in good shape. Clean out your center console, glove compartment and trunk. If your trunk is full of junk, it's slowing you down and not good for your gas mileage. Next up is vacuuming and wiping the inside down with a dry microfiber cloth. A clean car is much better for day-to-day driving and summer trips!**
- 12. Part with old gadgets. What to do with retired smartphones and laptops? Use your current gadgets as long as you can but when it's time to part with them, prep them by wiping your data. Also, pull out the batteries if you can, because in some cases, they need to be handled separately—especially those with lithium-ion ones, which can be dangerous if not recycled properly. When you're ready to get rid of them, old, still functioning devices will likely be accepted by Goodwill or another charity. Staples will take your gadgets, even the broken ones, plus the batteries for free.**
- 13. Schedule doctor's appointments. Calling to make appointments is about as much fun as going to them! Take the time to pick up the phone, and be sure to mark down the dates.**
- 14. Streamline your cleaning supplies. You need all-purpose cleaner, bleach, dish soap, tile cleaner. Store them in or near the rooms that you will be using them to make your life easier.**
- 15. Sort your shoes. Which pairs are you likely to wear? Which can be donated? Let go of those gorgeous, but incredibly painful shoes that you're not wearing!**
- 16. Run some software updates. You can only defer updates for so long before your gadgets start hating you! Run them now. Then wipe smudgy fingerprints off your screens with tech-safe wipes and get crumbs out of your keyboard with a cleaning brush.**
- 17. Automate certain shopping. For items that you use regularly (kibble for your dog, trash bags, etc.) set up a subscription service to make these items replenish easier.**

STAY SAFE WHILE YOU'RE DRIVING

Rely on defensive driving best practices to avoid deadly accidents.

Use the “what if” strategy: as you’re scanning the road, ask yourself, “what if that car runs that red light?” or “what if the driver next to me is reading a text?” Doing this allows you to respond to the situation and choose the most appropriate defensive action, such as covering the brake and/or increasing your following distance.

Watch your mirrors and the traffic behind to you spot someone driving erratically or speeding. Leave yourself an out.

At intersections, look right, left and right again before proceeding, even if the light has changed.

When it comes to phones, set yours to “do not disturb” while driving, and put it in a spot where it won’t slide around but will still be accessible in an emergency.



Summer is here and heavy rainstorms are as well. Don’t forget—“Turn around—don’t drown!!”

A mere 6 inches of fast-moving flood water can knock over an adult. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks. It is **NEVER safe to drive or walk into flood waters.**



Have a safe and happy Summer!!