Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

November-December, 2019

Daylight Savings Time Is November 3, 2019.

It's also a great time to change your Smoke Detector/Carbon Monoxide Detector batteries!

While you're prepping for Fall, don't forget to clean your gutters and any storm drains in front of your property. Leaves have been falling with the dry weather and gutters and storm drains are already full of leaves. With colder weather, rain and snow, gutters can get weighted down with the leaves and fall, damaging your home. Don't climb ladders—check with someone that does this professionally. It's not worth risking a fall!

Lawn services may do gutter cleaning as well as clearing the leaves from your storm drains. Make this a part of your Fall checklist.

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The Importance of Staying Social As We Age

According to the University of Rochester Medical Center, continued social interaction has the potential to reduce seniors' risk for the following conditions:

- Cardiovascular disease
- Some cancers
- Osteoporosis
- Alzheimer's disease
- High blood pressure
- Mental health issues including depression

Here are some tips for staying social:

* Volunteer—volunteering can be fun and rewarding. There are volunteer opportunities everywhere, so choose to do something you love. Whether you walk dogs at the local animal shelter, weed the garden of your town park or serve meals at a homeless shelter, getting active in your community and/or local association will give you an opportunity to meet new people while doing something that gives you personal satisfaction!
* Take a Class—Keeping up with hobbies and interests is another way for seniors to stay social. Fitness and art classes can both be a lot of fun, and will provide an opportunity for seniors to meet other like-minded individuals. Finding a class that you love will give you something to look forward to each week, which makes time fly so much faster.
* Call Up Friends—The best way to stay social is in person, as it helps us get out of our homes and get active, but phone calls also have their place. Keeping in touch with friends and relatives who live out of town is always nice, and whether you plan for a weekly phone call, or send an email every evening, having some scheduled "talk time" is beneficial both mentally and physically.

Other ways to stay engaged include:

⇒ Play "mind" games—regularly doing crossword puzzles and playing chess and other intellectually stimulating games keeps your mind active and, if you play with others, helps you stay socially connected to your peers.

⇒ Join a club. Contact your local senior center and ask around to see if there are any clubs that would interest you. Attending a book club, garden club, or other clubs or your local association luncheon is a great way to meet new people.

⇒ Go back to work. Many people experience stress after they retire, feeling they have lost part of their identity. If you're longing to work again, consider a part-time job, which can keep your mind stimulated and give you a sense of greater contribution.

Aging in place is defined by the Centers for Disease Control as "the ability to live in one's own home and community safely, independently , and comfortably, regardless of age, income or ability level." ***The value of aging in place is recognized more now then ever before.***

National Council on Aging

The National Council on Aging has some great tips to help us accomplish our goal of aging in place. For this edition of the Consumer Connection, we will look at steps to Fall-Proof Your Home.

More than 75% of falls take place inside or in close proximity to the home, but your home doesn't have to be an obstacle course of potential falls. Some simple and quick changes will easily help reduce your risk of falling.

1. **The front door -**

- **Check your front steps.** If you have steps at the entrance of your home make sure they are not broken or uneven. Try to fix damage, such as cracks or wobbly steps, as soon as possible.

- **Check the lighting around your front door**. Make sure all entryways are well lit so you can see where you are stepping. It's best if you can have motion sensor lights, so you don't have to worry about turning lights on yourself. Plus, they can save you money on energy costs.

- **Consider installing a hand rail.** Putting handrails on at least one side of your steps can provide balance while you're stepping up. This is helpful especially when carrying something or when the weather is inclement.

2. Kitchen

- **Move your most commonly used items within reach.** Put the kitchen items you use everyday, like plates, glasses, or even seasonings on the lowest shelves. This will help you avoid using stepstools and chairs—things you can easily lose your balance on—to reach items on higher shelves. Plan ahead for special needs. Ask a loved one or visitor for help every few months or so to rotate seasonal items to within reach—for example, baking dishes that are only used at holiday time.
- **Replace scatter rugs with rubber backed rugs**. Scatter rugs or area rugs are tripping hazards. If you prefer to have a mat on the floor near the sink or stove, make sure it is placed securely on the floor and doesn't have corners or edges that you could trip on. The best rugs have heavy-backed rubber bottoms to they stay in place.
- **Clean up spills immediately**. Kitchen floors can be slippery and very dangerous when wet! Keep a hand towel within easy reach to help you clean up spills easily and quickly.

3. Stairs

- **Keep steps clutter-free.** Give yourself a clear path up and down by making sure things like shoes and books are put away and not left sitting on steps.
- **Add strips of contrasting color to help visualize your stairs better.** Adding colored tape to the edges of each step will help differentiate monochromatic steps. Pick a color of tape that will stand out against the color of the stairs. Make sure to put the tape on the top and over the edge of each step.
- **Try to have lighting at the top and bottom of the stairs**. Overhead lights at the top and bottom are ideal. A light switch at the top and bottom of the stairs keeps you prepared no matter which direction you're going.
- **Add a second handrail.** Most staircases only have one rail, but handrails on both sides will help keep you balanced. It's important to make sure they are both installed securely so that they will support you.

4. Hallway

- Check your lighting, but don't change the bulbs yourself. Good lighting is the key in all areas of the home, but don't get a chair or stepladder to change out-of-reach high bulbs. Ask your family members, friends or neighbors when needed and consider LED bulbs to help reduce the number of times you have to address this issue. They last longer and can save you money in the long run.

5. Bedroom

- **Make sure the light near the bed is easy to reach**. If you have to get up in the night, your know you're just a click away from better visibility.
- **Keep the path from your bed to the bathroom clear**. Make sure it is well lit and clutter free. Place night lights along the route, so you can see where you're walking. Some night lights have sensors and go on by themselves after dark or in response to motion.
- **Consider installing a bed rail.** There are railings that fit easily between your mattress and box spring that can provide support when you are getting in and out of bed. The bed rail is also good for times when you go from lying/sitting/standing, and the change of position makes you dizzy. Having something to hold onto will keep you steady while your body adjusts.
- **Move the phone within arm's reach of the bed**. You might need help in the middle of the night, so having a phone nearby is a safe option.

6. Bathroom

- **Add a non-slip rubber mat to the shower or tub.** The traction of the mat or rubber self-stick strips will help keep you from slipping when stepping on the wet surfaces.
- **Install grab bars by the toilet and tub**. The hard surfaces of the bathroom can make falling even more dangerous. Having properly installed grab bars around the toilet and tub provide needed support and balance. Remember, towel racks aren't grab bars, but grab bars can be towel racks. Grab bars should be installed by a professional to make sure they are at the correct levels and properly anchored to the walls. The National Association of Home Builders has Certified Aging-In-Place specialists who work in many communities. If you cannot find a certified professional, then check with your local Area Agency on Aging for a list of handymen who can help with installation.

Holiday Shopping Safety Tips

- **Driving and Parking—Avoid driving alone or at night.**
- **ATM and Point of Sale (PoS) Skimmers are on the rise. If the ATM seems different, or odd, don't use it!**
- **Shopping—beware of strangers approaching you for any reason.**
- **Children—if possible, leave small children at home with a trusted babysitter.**

If you're out shopping and you don't feel safe returning to your car, ask to speak to a Store Manager and ask for an escort!

When Shopping On Line

Use Familiar Websites—start at a trusted site. Search results can be rigged to lead you astray, especially when you drift past the first few pages of links. If you know the site, chances are it's less likely to be a rip-off.

Look for the Lock

Never, ever, ever, buy anything online using your credit card from a site that doesn't have SSL (secure sockets layer) encryption. Installed—at the very least. You'll know if the site has SSL because the URL for the site will start with HTTPS—instead of just HTTP. Look for an icon of a locked padlock typically to the left of the URL in the address bar or the status bar down below, it depends on your browser.

HTTPS is pretty standard now even on non-shopping sites, enough that Google Chrome flags any page without the extra S as "not secure." So a site without it should stand out even more.

Don't Overshare

No online shopping e-tailer needs your Social Security number or your birthdate to do business. However, if crooks get them, and your credit card number, they can do a lot of damage. The more scammers know, the easier it is to steal your identity. When possible, default to giving up as little personal data as possible.

Things to Buy in November

Large Appliances - many retailers offer as much as 1/3 off during November.

Apple iPhones

Apple Watches

Clothing

TVs

Laptops

Smart Home Devices

Video Games

Kitchen Items (small appliances, etc.)

December Deals

Winter apparel

Coats and Jackets

Gift Cards (wait until December to get those great offers—like 10% off at Target, etc.)

Exercise Equipment

Jewelry—December is a good month for jewelry deals!

And Plan Ahead! - These sales are waiting, right around the corner in January!

Holiday decorations, wrapping paper, cards, etc. are great buys in January! Stock up and put them away for 2020!

Exercise equipment is on a good sale in January

Premium Electronics

New Cars

Video Games

Clothing

Headphones

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.

The holidays are quickly approaching! Did you know that BJ's Wholesale Club has super deals on gifts and holiday party supplies?

As an MRSPA member, you can get discounts on membership! Check out our website for details at www.mrspa.org.

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

Your MRSPA

Consumer Education Committee

Wishes all of our members a safe and happy holiday season.

Don't forget...if it gets icy...walk like a penguin!!