



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

September-October, 2021



Do Your Part to Help.....

National Prescription Drug Take-Back Day is Saturday, October 23, 2021.

420 tons of drugs were turned in on the last Take-Back Day in the U.S., which was held on April 24, 2021!! Getting un-used prescription drugs out of your home helps everyone! Since COVID-19 upended day-to-day life for Americans in March 2020, public health officials have been sounding the alarm about a potential surge in drug overdoses.

Overdose deaths rose during the second half of 2019, and experts fear the pandemic would produce conditions that would further increase overdoses and deaths: economic shock, social isolation and increased mental health distress, along with disrupted access to additional support and medications that require face-to-face visits.

Getting those drugs out of the home is a great way to help. If you're not sure where your location is, check out www.dea.gov for locations near you.

Many local police stations offer everyday collection. Check the one in your area.

2021-2022 MRSPA CONSUMER EDUCATION COMMITTEE

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## National Fire Prevention Month: What Can You Do?

**October is National Fire Prevention Month. Here are some helpful tips to keep in mind:**

- 1. Conduct a maintenance check on smoke alarms. Make sure they are operating properly.**
- 2. Schedule a check-up for electrical wiring. Faulty wiring can cause fire incidents.**
- 3. Keep flammable items away from children. Candles, matches, lighters, butane, gasoline and items alike should be stored away from children.**
- 4. Be alert in the kitchen. Stay mindful when cooking and don't leave ovens, broilers, and stoves unattended. Keep towels or anything that can catch fire away from your stovetop.**
- 5. Avoid smoking indoors. If you have a smoking room, place several deep and stable ashtrays on a sturdy surface.**
- 6. Check LPG tanks. Inspect the tank's safety cap and seal and see that the hose is intact. The regulator should also be securely attached to the cylinder valve.**
- 7. Keep emergency numbers visible and easily on hand. Aside from saving important emergency numbers on your phone, it's best to write them down and place them in a visible location.**
- 8. Create and practice a fire escape plan at home and at work and conduct a fire drill. Teach the technique "get low and go" when making an exit.**

**Fire deaths are up 3.9% in a ten-year trend. Doing simple things, like making sure your smoke detectors are working properly and insuring that you are careful around a kitchen stove, or being careful with space heaters, can drastically reduce your chances of dying in a fire.**

**And, when you make your escape plan, don't forget your pets! Practice your fire drill with them!**



# HURRICANE PREPAREDNESS TIPS

GEICO encourages you take these steps to prepare yourself, your loved ones, and your car from dangerous weather.

## Review your emergency plan

Review your plan with everyone in your household and make sure everyone knows about the safest location in the home.



## Check your supplies

Be sure to you have necessities such as water, blankets, first aid kits, flashlights, batteries, radios and any pet care items.



## Set up an out-of-town contact

It's important to have an out-of-state friend or family member as a contact, so they can check on your whereabouts.



## Secure important documents

Make sure documents such as insurance cards, IDs and other pertinent information are placed in a secured water-proof container.



## Figure out your evacuation route

Make sure you know your evacuation route before the storm hits and keep a full tank of gas.



## Be aware of your vehicle's surroundings

Make sure your vehicle is safe. If possible, move your vehicle away from trees or other objects that may damage it in a storm.



## Follow official instructions

Follow all instructions from your local authorities regarding evacuation or other safety procedures. Check radio, television or other media for emergency information.



# Home Winterization CHECKLIST

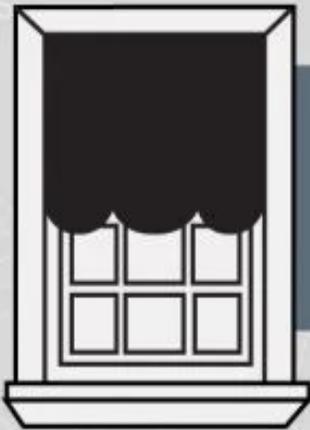


## BE PREPARED

- Buy a snow shovel now so you'll have it before winter weather hits.
- Keep extra water and canned food in storage just in case.

## GUTTERS & DOWNSPOUTS

- Clean gutters and downspouts in mid-fall and double-check them before winter.
- Install leaf guards to keep falling leaves and other debris out of cleared gutters.

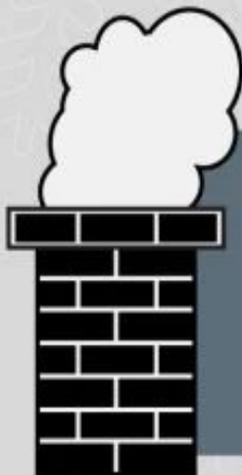


## DOORS & WINDOWS

- Examine doors and windows for gaps where warm air can escape.
- Caulk or apply weatherstripping around problem draft areas.
- Install double-paned windows to increase energy efficiency.

## HEATING SYSTEM

- Replace the filter in your furnace.
- Give your heating system a test run so you know it will work properly when you need it.
- Hire a heating/cooling expert to check your furnace's efficiency.



## ROOFING, CHIMNEYS & DECKS

- Have a contractor look for damaged roof shingles and loose gutters.
- Make sure chimneys and woodstoves are cleaned early in the season.
- Give your deck a fresh coat of sealer to protect it from the winter elements.

## Great deals in September and October

### **September:**

- ⇒ **Apparel at Labor Day sales**
- ⇒ **Previous generation iPhones**
- ⇒ **TVs**



### **October:**

- ⇒ **Cars**
- ⇒ **Costumes**
- ⇒ **Pizza—October is National Pizza Month**



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**Sending gifts for the holidays?** You might want to check recommendations from carriers such as USPS, UPS and FedEx to see what their recommendations are to get your package there in time. Check the respective website for the carrier that you use. With Covid-19, shipping could be delayed. Allow enough time.

### **Here are some other tips to avoid damage and loss:**

- Place the item in a strong cardboard box (ideally a new one that isn't torn or bent)
- Fill the box with cushioning material. There should be a gap of two to three inches on each side to allow for cushioning material like bubble wrap or paper. Some locations don't use packing peanuts anymore. Wrap your items in bubble wrap or heavy paper to prevent damage.
- Include another shipping label inside the carton in the event that your package gets damaged. If the box comes apart in shipping and you have provided shipping information inside, they might be able to identify the owner of the package and get it on it's way.
- Don't forget to remove any previous labels on the box if you're re-using a box.
- Don't wrap your box in brown paper, or use string to tie it. Some carriers will not accept packages like this because the paper can tear and the string can get caught causing damage.

Take care when taping your package to tape all seams with a heavier tape (not scotch tape)

**A great gift is one that arrives on time, and intact!!**

### ***It's Apple Time!***



**Finnish researches studying dietary data collected over 28 years from 9,208 men and women found that frequent apple eaters had the lowest risk of suffering strokes compared with non-apple eaters. Experts attribute the heart-healthy benefits to antioxidant compounds found in apples, which help prevent LDL cholesterol from oxidizing and inhibit inflammation. Plus, the soluble fiber in apples has shown to lower cholesterol levels. And what could be more fun than visiting an apple orchard in the fall? It's a great trip outdoors and apples are at their best prices now!**



## Do you have questions about the Attorney General's Office?

### FAQs from the MD Office of the Attorney General:

#### **Can the Attorney General's Office give me legal advice?**

The Attorney General's Office is the attorney for the state and its agencies and cannot offer legal advice to individuals. If you need help with a personal legal matter you may want to contact a private attorney. The Office does assist individuals with consumer problems through the mediation service offered by the Consumer Protection Division.

#### **Can the Attorney General's Office refer me to an attorney?**

No. However, the Maryland State Bar Association maintains a list on its website of county bar associations that provide lawyer referral services, with contact phone numbers. See <https://www.msba.org/for-members/resources/local-specialty-bars/>. Also, the [www.peoples-law.org](http://www.peoples-law.org) website has information on how to find an attorney or free or low-cost legal help. *You can also visit the MRSPA website at [www.mrspa.org](http://www.mrspa.org) —Member Benefits, for help in obtaining legal services from United Legal Benefits at <http://www.unitedlegalbenefits.com/>*

#### **Can the Attorney General help me prepare a Financial or Limited Power of Attorney Form?**

No, our office cannot offer legal advice to individuals. If you need help with preparing a power of attorney form, you may want to contact a private attorney. However, Maryland statutory power of attorney forms are available to view and download from our website: [General Power of Attorney Form](#) or [Limited Power of Attorney Form](#).

#### **What is the difference between the Maryland Attorney General and Local State's Attorneys?**

The Attorney General is the legal counsel for the State of Maryland. In comparison, State's Attorneys represent each county and Baltimore City and they are responsible for prosecuting crimes against persons and non-state entities. As such, this office provides legal advice and assistance to state agencies, and investigates and prosecutes crimes against the state. In Maryland, State's Attorneys are independently elected officials and do not come under the authority or supervision of the Attorney General. The decision to prosecute a criminal case or not, lies within the sound discretion of the State's Attorney.

#### **I have a complaint against a business. Where can I get help?**

Contact the Attorney General's [Consumer Protection Division](#). The Division offers a mediation service that may be able to resolve the problem between you and the business.

For more information regarding the office of the Maryland Attorney General, visit their website: <https://www.marylandattorneygeneral.gov/>