

CONSUMER Connection



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January-February 2016

5 helpful hints for driving in winter weather

With cold weather comes the need to be extra careful on the road. They seem common sense but remembering these 5 tips can help you avoid trouble on winter roads:

- 1. Watch the weather:** Keep up to date on current or changing weather conditions and avoid travel if possible.
- 2. Slow down:** A little more caution makes a big difference when roads are slick. Slowing down by 5 mph or more will help limit your potential for damage in a collision. Keeping more car lengths between vehicles gives you more time for any sudden stops, too.
- 3. Know your extra features:** The biggest example is anti-lock brakes. Where tapping brakes works for controlling skid in traditional braking, pumping ABS can be dangerous. Road safety experts advise that anti-lock brakes and other features are no substitute for safe stopping distances and reasonable speeds. Some experts also warn against using cruise control on slick roads.
- 4. Condition your vehicle for winter:** Keep tires properly inflated. Be sure to remove troublesome ice from your windshield and windows, and big drifts of snow from the hood and roof.
- 5. Stock a winter emergency kit:** Be prepared with recommended items such as a flashlight and batteries, hand-warmers, blankets, drinking water, shovel and ice scraper, jumper cables and emergency lights or flares. These helpful tips can assist drivers in keeping themselves and others safe.



If you do run into trouble - What to do after an automobile accident -

It only takes seconds for an accident to happen. Afterward, you need to act quickly to protect yourself and others involved.

- Put on your emergency flashers so other drivers will go around you.
- Check to see if anyone in your car is injured, and if so, call for medical help.
- Exit your vehicle if it is safe and you are physically able to do so.
- Check to see if anyone in the other vehicle is injured, and if so, call for medical help.
- Call the police. An officer will make a police report of the facts of the accident, which can be used in insurance investigations and lawsuits. The officer will also assist in exchanging information between you and the other driver, as well as routing traffic around the accident. The officer may also determine if anyone has been driving while intoxicated.
- Take a picture of the scene.
- If you are able to safely move your vehicle, move it to the shoulder of the road.

Visit MD.gov for up-to-date traffic and weather alerts before heading out.

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These simple exercises could help preserve brain health

Want a cheap and easy way to improve your brain health? Try lifting weights a couple times a week. A new study adds to evidence that light strength training - also called resistance training - may be key to maintaining a healthy brain. Because of the way strength training pumps blood to the brain, some researchers now think it goes beyond the benefits of aerobic exercise and helps preserve brain health as well.

Try these simple exercises - chair squats, wall push-ups and toe stands - developed by Tufts University for the Centers for Disease Control and Prevention. Once you've mastered those, Mayo Clinic free videos will give you some guidance -<http://www.mayoclinic.org/healthy-lifestyle/fitness>. As with any exercise program, check with your physician before starting.

Looking for some great, custom cooking tips to help reduce your weight in the new year?

Visit ChooseMyPlate.gov and go to Interactive Tools - What's Cooking? When you select USDA Mixing Bowl, select Recipe tools - create and print your own cookbook. It's a great way to select inexpensive or custom meals. There are also many great tools for counting calories and suggestions for healthy recipes. There are many tools out there that will provide free guidance for ways to increase physical activity around the house that will get you on the right track in 2016.



Getting away for some fun and sun? Don't forget to check out Abenity for super savings on rental cars, hotels, etc. You can save substantial money just by checking this out before you book!

Protect yourself from early tax-season cons

Mail thieves are waiting when tax-filing documents are coming from employers, banks and financial firms. Late January through mid-February provides ideal opportunity for mail-stealing crooks to retrieve documents detailing personal information - including your Social Security number - so they can open fraudulent credit accounts in your name.

If you're not home to quickly retrieve mail when it is delivered, think about asking a trusted at-home neighbor to do it. Or consider installing a locking mailbox or renting a P.O. box or having your mail held at the post office for personal pick-up. At the very least, pay close attention to which expected tax documents have arrived and when; if not received by mid-February, call the sender.



In recent years, billions of dollars in refunds have been collected by scammers who e-file fraudulent returns under the identities of legitimate taxpayers. This scam is often conducted by street gangs who attend classes held by identity thieves. They don't need W-2s or other supporting documents, just basics like your name, SSN and birthdate - and a computer.

Your refund may end up direct-deposited into a bank account temporarily used by the scammer under the false identity, mailed out as a treasury check (often to a vacant home) or preloaded on a debit card, with which the money can be withdrawn from an ATM.

To avoid having your refund fall into the wrong hands, file early. Tax ID scammers tend to begin filing bogus returns by mid to late February - if you've already filed, they can't get your money. And if you mail your tax return, put it in a secure mailbox or hand it to the mail carrier. Don't leave it for pick-up in your home mailbox.

As you prepare for tax season, double-check your medical records to insure that there are no fraudulent charges paid on your behalf. Check for double-billing or being charged for medical services that you did not receive. Insure that no one has been receiving medical treatment under your name and that medical charges on your behalf are accurate.