

# CONSUMER Connection



8379 Piney Orchard Parkway, Suite A  
Odenton, MD 21113

September - October 2017

## IRS Scams Making the Rounds - and Tips to Avoid Becoming a Victim

MRSPA members have reported receiving calls supposedly from the IRS. The caller says the IRS is threatening a lawsuit or legal action against you and to call the number given immediately. The number from which the call originated may look like a local number.

### What are some easy signs to look for that indicate a scam call?

Kyle Roder, a public information officer for the Police Department in Eau Claire, Wisconsin says most companies are not going to cold call you and threaten you as the IRS scam typically does. The IRS is not going to call you. They're not going to elicit that fear from you. That's what all scams do, they play off of some type of emotion, whether it's fear or another factor. If you're getting a call or you're getting an e-mail that's "very urgent," be careful of that.

### What should you do if you realize you're on a scam call?

The best way to react in any scam if it's on the phone is to hang up or not answer at all.

If it's online, avoid clicking into anything suspicious or pushing any buttons. The more you talk to somebody, you could be providing information without knowing it, no matter how savvy you think you might be. They could be recording your voice so they can use that against you to obtain personal information or financial information in the future.

Telephone numbers can be spoofed now to look like a local phone number. The safest bet is always, if you don't know the number or you didn't initiate the call, don't answer it. Let the caller leave a message.

You can report a spam caller right on the IRS' website, the Federal Trade Commission's site and the Better Business Bureau's site. Also notify your local police department.

## Senior National Parks Lifetime Pass Rates Increased from \$10 to \$80 on August 28th

As stated on our website, the "America the Beautiful - the National Parks and Federal Recreational Lands Senior Pass" increased for the first time since 1994. You can obtain an annual Senior Pass for \$20 - valid for 1 year from issuance. If you already had a Senior Pass, benefits remain.

### 2017-2018 MRSPA CONSUMER EDUCATION COMMITTEE

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## Things to buy in September and October - and things to skip!

**Best buys in September:** Cars, Airfare (for holiday getaways), Bikes, Televisions

**Worst buys in September:** Appliances (if you can, wait for the November sales), Winter clothing (wait until January for deep discounts)

**Best buys in October:** Jeans, Camping Gear and Outdoor Supplies, Air Conditioning Units, Halloween costumes and candy (wait until the week before Halloween to get the best deals)

**Worst buys in October:** Television sets (if you miss the September deals, wait until Black Friday for better deals), Appliances (deals will be better in November)



## Saving on the road:

**If your car is driven under 5,000 miles a year, ask your insurer for a low-mileage discount.** Annual average savings: \$92.00

**Buy gas on Monday.** It's the cheapest gas day in 23 states, according to GasBuddy.

Thursday is the most expensive day. Stick to Mondays and save \$325 a year.

**Be a chill driver.** Hard braking and speeding can lower your gas mileage by 30 to 40 percent. At an annual gas consumption of 480 gallons, you could save \$460.

**Take a driving class.** Insurers can offer up to 15 percent off for older drivers who take an online safety course - that's up to \$675 over three years on a typical policy.

## Get your house ready for Fall/Winter

**Check for drafts.** Feel for drafts around the edges of windows and doors. If necessary, replace seals and repair caulking around window and door frames. Consider buying heavier or insulated drapery for especially drafty windows.

**Have your furnace inspected.** Hire an HVAC professional to test for leaks, check heating efficiency, and change the filter. They can also do a carbon monoxide check to ensure air safety. It's also a good idea to stock up on extra air filters and change them every few months.

**Winterize air conditioning.** If your home has central air conditioning it may be necessary to cover your outdoor unit for winter. If you use window air conditioning units, remove them or cover them to prevent air leaks.

**Programmable thermostat.** Buy a programmable thermostat, if you don't have one. If you already have one, check the temperature settings. Setting your thermostat to lower the temperature automatically at night and when you're not home, can result in substantial savings.

**Test home safety devices.** Replace the batteries in all smoke detectors and carbon monoxide devices and test to make sure they're working.

**Clean humidifiers.** Replace old filters and clean inside compartment. Vinegar is inexpensive and works well.



**On average, seven people die in U.S. home fires per day.**

**Half of home fire deaths result from fires reported between 11 p.m. and 7 a.m. Only one in five home fires were reported during these hours.**

**Cooking equipment is the leading cause of home fire injuries, followed by heating equipment.**

**Smoking materials are the leading cause of home fire deaths.**

**Most fatal fires kill one or two people.**



### **Escape planning**

**According to an NFPA survey, only one-third of Americans have both developed and practiced a home fire escape plan.**

**Almost three-quarters of Americans do have an escape plan; however, less than half have ever practiced it.**

**One-third of survey respondents who made an estimate thought they have at least 6 minutes before a fire in their home would be life-threatening. The time available is often less. Only 8% said their first thought on hearing a smoke alarm would be to **get out!****



### **Smoke alarms**

**Three out of five fire deaths in 2010-2014 were caused by fires in homes with no smoke alarms or no working smoke alarms.**

**Working smoke alarms cut the risk of dying in reported home fires in half.**

**When smoke alarms fail to operate, it is usually because batteries are missing, disconnected, or dead.**

**From the Consumer Protection Division of the Office of the Attorney General for Maryland:**

**Tips on Complaining Effectively:**

**If you have a complaint against a business, try first to resolve the problem on your own. Most sellers value your patronage and are eager to help you. Here are a few strategies that often work:**

- 1. Let the seller know as soon as trouble starts so there's no question about when the problem began.**
- 2. Be reasonable and stay calm, even if you have to tell your story more than once as you go up the chain of command.**
- 3. Tell the seller exactly what you want, such as a refund, a store credit, an exchange or a repair.**
- 4. When you talk to the seller, be prepared. Have copies of relevant documents at hand.**
- 5. Keep a written log documenting your efforts to resolve the problem. Note names, dates, times and outcomes.**
- 6. If you're not able to resolve the problem in person or by phone, send a brief written complaint letter to the business. Your typed or neatly printed letter should contain copies of relevant documents (keep all originals) and contact information. Keep a copy.**
- 7. If the company operates nationally and has a toll-free number, try calling its national headquarters. Some**

**businesses may also allow you to file complaints through their websites.**

***But by all means, if you're not successful after trying to resolve the problem on your own, contact:***

**Consumer Protection Division  
Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202-2021**

**For general consumer complaints:**

**410-528-8662 from 9 a.m. to 5 p.m.  
Monday through Friday**

**Toll-free: 1-888-743-0023  
TDD for the deaf: 410-576-6372**

**For more information on handling consumer complaints, visit the website at:**

**[www.oag.state.md.us](http://www.oag.state.md.us)**

