



Maryland Retired School Personnel Association
CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

November-December, 2024



Sunday, November 3rd—Daylight Savings Ends at 2 AM—Don't forget to set your clocks back. It's also a great time to change your smoke and carbon monoxide detector batteries.



**Tuesday, November 5th—Election Day!
Vote in-person at your designated polling location.**

Not sure where to vote? Go to:

<https://voterservices.elections.maryland.gov/>

Enter your street number, street name and zip code and they will give you your polling location.

2024-2025 MRSPA CONSUMER EDUCATION COMMITTEE

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LET'S TALK TURKEY

Unsafe handling and under-cooking your holiday bird can cause foodborne illnesses. Here are a few tips from the USDA to keep your Thanksgiving safe and delicious!

Types of turkeys regulated by the USDA:



*For more information about each type of turkey, visit fsis.usda.gov.

3 WAYS TO THAW

While frozen, a turkey is safe indefinitely. As soon as it begins to thaw, bacteria that may have been present before freezing will begin to grow again. Here are three ways to safely thaw your bird:

Refrigerator:

Safe to store the turkey for another 1 – 2 days in the refrigerator.

This is the USDA recommended thawing method.

How to thaw:

Allow approximately 24 hrs. for every 4-5lbs of bird.

Cold water:

Cook immediately after thawing.

How to thaw:

Submerge the bird in cold water & change every 30 mins.

Microwave:

Cook immediately after thawing.

How to thaw:

Use defrost function based on weight

For more information on safe thawing methods, visit fsis.usda.gov

DID YOU KNOW?

It's safe to cook a frozen turkey though cooking time will be 50% longer!



Clean

Wash your hands for 20 seconds with soap and warm water.

Utensils
Plates
Countertops
Cutting boards

SHOULD ALSO BE WASHED

Bacteria, which can be present inside and outside a turkey, can't be washed off the bird! Cooking is the only way to destroy this potentially dangerous bacteria.

SO DON'T WASH YOUR TURKEY!!

COOK

Your bird is not safe until it reaches 165 °F — you cannot tell by the color.

Remember to ensure any stuffing cooked with the bird reaches 165 °F, too!

Use three places to check the temperature.

- Thickest part of breast
- Innermost part of wing
- Innermost part of thigh

When turkey is removed from the oven, let it stand 20 minutes before carving to allow juices to settle.

SEPARATE

Separate raw turkey from fresh food, and use separate cutting boards, plates, and utensils.

Keep dishes that touch raw food separate, too!

Wash items that touch raw meat with soap and warm water.

CHILL

Take your time around the dinner table, but refrigerate leftovers within 2 hours!

Safe in fridge 3-4 days

Safe frozen, but use within 2-6 months for best quality.

Last day Thanksgiving leftovers are safe from the fridge.

Leftover turkey should be cut into smaller pieces, and store items separately in smaller containers.

Be sure to pack leftovers in a cooler if traveling.

Reheat thoroughly to a temperature of 165 °F.

Remember, bacteria that cause foodborne illnesses can't be smelled or tasted!

FOR MORE INFORMATION:
Visit foodsafety.gov

If you have a specific question, call the USDA Meat and Poultry Hotline at 1-888-MPHOTLINE or visit AskKaren.gov. Visit PregunteleaKaren.gov for questions in Spanish.



Trying to make donations for hurricane relief and not sure which organization is best or safer to donate to?

Before donating to any nonprofit or fundraiser, be sure to do your research to make sure the organization you're sending your money to isn't a fraud:



- Use sites like GuideStar, Navigator, and Charity Watch to see an organization's rating and how it uses its money. Usually, if a charity is spending at least 75% of its total expenses on programs, then it's spending its money wisely.
- Always go directly to the official website instead of following a link on social media. Verify that there is an official phone number and address. Many reputable nonprofits will have a seal of approval on their website from charity evaluation companies like GuideStar.
- Some new nonprofits might not have super detailed websites. Try calling or sending an email to inquire about details to see how long they take to respond. You should ask the nonprofit about its mission, programs, and how donations are allocated.
- Review the organization's mission statement, the board of directors, staff, the governing body, corporate sponsors, and foundation partners. Knowing who is behind the fundraiser or nonprofit can help you assess a company's true values.

Read the reviews that donors leave on social media, the fundraiser page, or on sites like Better Business Bureau.

U.S. Postal Service 2024 holiday shipping deadlines

USPS Ground Advantage Service: Dec. 16

First-Class Mail Service: Dec. 18

Priority Mail Service: Dec. 19

Priority Mail Express Service: Dec. 20



Below are the key deadlines for UPS holiday shipping in 2024:

UPS Ground: For delivery by December 24th, ensure your package is shipped by December 15th, 2024.

UPS 3 Day Select: Ship by December 19th, 2024, to ensure delivery by December 24th.

UPS 2nd Day Air: The deadline for shipping is December 21st, 2024.

UPS Next Day Air: For last-minute shipping, the deadline is December 22nd, 2024.

FedEx 2024 holiday shipping dates (for arrival by Dec. 24)

Ship by Dec. 13 with FedEx Ground Economy

Ship by Dec. 19 with FedEx Express Saver

Ship by Dec. 20 with FedEx 2Day and 2Day AM

Ship by Dec. 23 with FedEx First Overnight, Priority Overnight, and Standard Overnight

Ship by Dec. 24 with FedEx SameDay

Beware of Toll Scams!

Criminals are targeting drivers about fake toll charges to steal money and personal information.

How It Works

- **You receive a text or email appearing to be from a legitimate highway authority or a transponder company, such as E-Z Pass.**
- **The message claims you have unpaid tolls, often for a small amount.**
- **It urges you to click a link to pay the toll, warning that you'll incur late fees if you fail to pay quickly.**

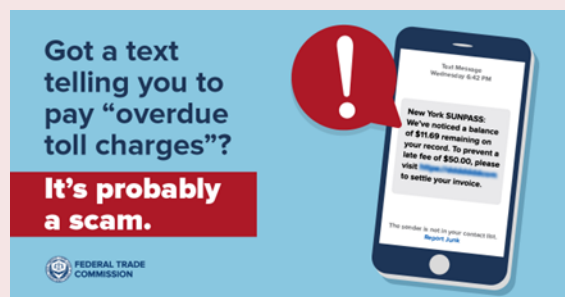
These examples are designed to be realistic (based on geography for example), and the toll amount is typically small. The scammers hope you'll click and pay without looking into whether you actually have an unpaid toll.

Their goal is to steal money and payment information or to infect your device with malicious software that could lead to financial loss and identify fraud.

What You Should Do:

- **If you get a message about unpaid tolls, do not respond or click on any links.**
- **Instead, check your account using the state tolling agency or transponder company's legitimate website or phone number—not information from the message.**
- **If your smartphone has a "report junk" option, use it to flag the message for your carrier.**
- **If you've been targeted by a toll scam, report it to the FBI's Internet Crime Complaint Center, [IC3.gov](https://www.ic3.gov).**

Great information from AARP Fraud Watch Network



Power out? Five simple ways to help preserve your food



1. **Use a Cooler or Insulated Container:**

- Transfer perishable items like dairy products, meats, and leftovers to a well-insulated cooler or container.
- Fill the cooler with ice packs, frozen gel packs, or bags of ice to keep the temperature inside as cold as possible.
- Keep the cooler in a cool, dark place to minimize temperature fluctuations.

2. **Keep the Freezer Closed:**

- Your freezer can keep food safely frozen for a certain amount of time without power, as long as you don't open it frequently.
- Avoid opening the freezer door unnecessarily, as this allows warm air to enter and cold air to escape.
- If you must access something in the freezer, be quick and organized.

3. **Group Items Together:**

- Keep all your perishable food items together in the refrigerator or freezer.
- When items are close together, they help to maintain a lower temperature collectively.
- Isolate the most perishable items in the center of the cooler or refrigerator.

4. **Monitor Temperature with a Thermometer:**

- Use a refrigerator and freezer thermometer to keep track of the internal temperatures.
- In the refrigerator, the temperature should be at or below 40°F (4°C). In the freezer, it should be 0°F (-18°C).
- Check the temperature regularly, and if it starts to rise, you may need to take more drastic measures.

5. **Consume Perishables First:**

- Prioritize eating perishable items like fresh fruits, vegetables, and dairy products as soon as the power goes out.
- Use up these items before reaching for non-perishables or foods with longer shelf lives. This ensures that you're not wasting food and helps prevent spoilage.



**Your MRSPA Consumer Education Committee
invites you.....**

The MRSPA Consumer Ed Committee invites you to join our upcoming Navigating Retiree Long-Term Care Webinar with Richard Craft, CFP, MPAS, ChFC, CRPS, CRPS, AWMA & Joseph Barger, Partner, CRPC, CSA, CLTC of Academy Financial, Inc.

What: Navigating Retiree Long-Term Care Webinar 11.20.24

**Who: Sponsored by the MRSPA Consumer Education Committee
Presented by Academy Financial, Inc.**

When: Wednesday, November 20, 2024 10:00 a.m. - 11:00 a.m.

Where: Your home

How: Via Zoom

**Why: To share information about what Long-Term Care Insurance is,
what it covers, and why people purchase it.**

RSVP with this link ASAP or by Monday, November 11, 2024

<https://us02web.zoom.us/meeting/register/tZ0ucOugrzMvG9O08VIJWB4nh9D0kFfiJ96m>

We hope to “see” you there!



**Need more benefit information?
Check out the MRSPA website at www.mrspa.org
for updated benefit information from our providers.**

Watch for the link for "Giving Tuesday" when the MRSPA Community Service committee will once again partner with the **Maryland Food Bank** from November 26th thru December 3rd to provide funds for feeding Maryland families that are food insecure.

The link will be on the MRSPA website and will also be sent out via Constant Contact.



MARYLAND FOOD BANK

Whether you're donating funds for the Maryland Food Bank to purchase food, or giving items to your local food pantry, thank you for helping your neighbors around Maryland



THE DO'S AND DON'TS OF DONATING FOOD

DO DONATE

- ✓ Canned Foods such as fruits, vegetables, beans and soup
- ✓ Canned Protein
- ✓ Peanut butter
- ✓ Whole grain pasta
- ✓ Brown Rice

DO NOT DONATE

- ✗ Items that need refrigerated
- ✗ Expired foods
- ✗ Leftovers or homemade food
- ✗ Opened food or food with packaging concerns
- ✗ Foods you yourself would not eat or give to your family

FEEDING AMERICA

FEEDING INDIANA'S HUNGRY



- * **Never walk out into a parking lot when you feel unsafe! Ask the store or mall security to escort you to your car.**
- * **Don't leave packages in plain sight in your car. Don't leave your purse on the car seat while pumping gas, etc. "Smash and grabs" are prevalent at this time of year.**
- * **Be aware when ordering packages online. If you see people in your neighborhood that appear to be "looking" for packages that are left on doorsteps, notify your local police.**
- * **More delivery people are out now. DON'T open your door to them. There are people that will push past you to perform home invasions. Most deliveries don't require a signature and if you're uncomfortable, ask that your package be left at a location like an Amazon locker, a UPS Store, or pickup at your post office.**

Not traveling this holiday season?



Take time to reach out to someone that may be alone for the holidays. A friendly phone call, or card with a note helps a lot!

It's always good to make a connection—times are hard for a lot of people. If you have spare time, volunteer or get involved at your Senior Center or other neighborhood locations that can use your help. You have a lot to offer!

Your MRSPA Consumer Education Committee wishes you and yours a safe and happy holiday season!

We care about YOU!!

