

January 2017



## TRTA's Informative & Protective Services Committee

Judy Hart, chairman; Dr. Amy Jo Baker, Ron Gawryszewski, Jose Lugo, and Dr. Thalia Matherson



**New Year Resolutions:** Alesha Hernandez, Consumer Education Specialist, recommends creating a budget. First, gather all your bills and expenses from the previous month. Next, subtract your expenses from your income. Then, consider ways to cut back and ways to save. [Dec. 28, 2016]



**SCAM emails:** Ari Lazarus, Consumer Education Specialist, FTC, writes that the scam e-mails are resurfacing to phish for personal information like your email and IP address, to garner information for identity theft, to install malware on your computer to make your device crash, to allow the scammer to monitor and control your online activities, to send spam, and commit fraud. If you get an email saying you are under investigation by the FTC or required as a witness, the e-mail is fake. Forward the email to <spam@uce.gov>. Then delete the e-mail. [Dec. 28, 2016]



**FTC Demographics Workshop:** Ari Lazarus reports that by 2060 demographers say that there will be no minorities. By 2030, people 65 years and older will represent 20 percent of the population. Those baby boomers are living longer and have different expectations about retirement. [Consumer Education Specialist, FTC: Dec. 23, 2016]

The Census Bureau projects the US population will be 324,310,011 on Jan. 1, 2017, with one birth every 8 seconds and one death every 11 seconds. [Washington DC, rpt. in *Amarillo Globe-News*, 12/13/16. A3.]



**Health & Fitness:** If you are planning to use an app to monitor health conditions like blood pressure, consult with your doctor first. [Colleen Tressler, Consumer Education Specialist, Dec. 12, 2016]

### Letter Writing Campaign

Please write your state representatives prior to January 10. Answer 3 questions: What does TRS-Care mean to you? What would you do without it? What would it mean if your premium tripled in cost to you? Complete the letter on page 5 of *The Voice*. Then mail to TRTA, ATTN. TRS-Care, 313 E. 12<sup>th</sup> St. Suite 200, Austin, TX 78701.

Your letter is a priority!

by the FDA for effectiveness or safety and lack reliable scientific evidence. An e-mail responder Vince Curto says the point is "caveat emptor." Nevertheless, homeopathic users offer great debates in their favor. It is best to consult your physician whenever you add anything to your drug agenda. [Andrew Johnson, Consumer Education Specialist,

11/15/16]  The National Highway Traffic Safety Administration showed that Texas had 3,538 driving deaths in 2015, the most in the nation. Texas ranked among the 14 worst in each of the five categories: 9<sup>th</sup> in fatalities per 100 million drivers, 12<sup>th</sup> in failure to obey basic laws, 3<sup>rd</sup> in drunk driving, 9<sup>th</sup> in speeding, and 14<sup>th</sup> in careless driving. [Ronald Balaskovitz, *Amarillo Globe-News*, 12/27/16. A1]





**Insurance:** For next Christmas, if you leave home, take out extra insurance, put out security signs (even fake ones help), and keep your lights on when you are away. [*Amarillo Channel 10 News*, 12/22/16].

**Credit Cards:** Check out perks with your credit cards. Some benefits from some companies include sending tow trucks, giving refunds if you drop your c-phone, and purchasing refunds (though they do not cover cars and jewelry). [*Amarillo Channel 10 News*, 12/22/16].

**Car Theft:** Crooks are now carrying a mysterious device that can copy keys by standing near you in a parking lot. The device can work from a backpack. The device captures and clones your key signal and can open and start your car. Automakers are trying to solve the issue that includes 17 different makes and models of cars. Park in a crowded area to lessen the chance of someone cloning your keys. Call police if someone is lingering in a parking lot. [*Amarillo Channel 10 News*, 12/8/16].

**Fictional Sales Reported by Employees:** Stores are faking “deals.” Four chains are being sued: Macy’s, J.C. Penny’s, Kohl’s, and Sears are facing pending litigations. To avoid the scam, look on the stores’ websites to see their ads. You may use an app “Shop Savvy” to get comparisons. [*CBS Nightly News*, 12/12/16].

**Dangerous recall:** The Cuisinart food processors’ blades are breaking off into food. Cuisinart has sold 20 models in the last 19 years. The company will replace your blades. [*CBS Nightly News*, 12/13/16].

**Vehicle-to-Vehicle Digital Connections:** Cars are being designed with Wii-Fi connections to “chat” with each other in efforts to avoid collisions. [*CBS Nightly News*, 12/13/16].

**Health Insurance Bump:** Check before you accept treatment: Many hospitals accept your insurance, while the treating doctors do not. [*CBS Nightly News*, 11/21/16].

**Good News for Dementia Decline:** Dementia has declined by 24 percent in patients who keep their minds active and who have effective treatments for diabetes and heart disease that contribute to dementia. [*CBS Nightly News*, 11/21/16].

**Got Milk:** Whole milk is better for your grandchild and great grandchildren than low fat milk because it is more filling, thus decreasing the hunger for higher calorie foods. [“Healthier Body Weight. *American Journal of Clinical Nutrition*. KAMR-TV, channel 4 11/21/16].

**Sleepy Head:** Even an hour or two of lost sleep dramatically increases your risk of having a wreck while driving. This slight loss of sleep can be as bad as driving drunk. Twenty percent of accidents relate to driving sleepy. You may fight insomnia by using your computer. See <shutout.com>. The site encourages you to keep a sleep diary and never take a book or phone to bed. Train yourself to go to sleep quickly. [NBC news, 12/5/16].

**Consumer Reports: Buyer Beware: 5 Cars to Avoid:** Avoid the Jeep Wrangler (unsettled ride, clumsy handling, and a cramped uncomfortable interior), Mitsubishi Mirage (vibrating and noisy engine provides sluggish acceleration), Chrysler 200 (mediocre ride and handling, bumpy transmission, claustrophobic rear seat, and below average reliability), Fiat 500X (noisy cabin, restricted visibility, and unsupportive seats), and the Cadillac Escalade (stiff ride, handles poorly, and lacks room, considering the size). [nd. *Amarillo Globe-News* insert 1/1/16]



The Informative & Protective Services Committee is here to help you. Pass it on!

### Consumer Education Warns of Fake Apps!

As more and more consumers are shopping with mobile apps, frauds are following the money. Fake phone apps are popping up that impersonate well-known retailers in order to steal your personal information. Their names are similar to well-known brands, and their descriptions promise enticing deals or features.

But these fraudulent apps can take your credit card or bank information. Some fake apps may even install malware onto your phone and demand money from you to unlock it.

Here are some tips to avoid downloading fraudulent apps:

- Go directly to the retailer’s website and see if they promote it. If they do have an app, they will direct you to the app store where you can download it.
- On the web, you can search a brand name, plus “fake app” to see if the company has reported its brand being spoofed.
- Look for reviews of the app before you download – both in the app stores and on the web. If the app has no reviews, it was likely created recently, and could be a fake. Real apps for big retailers often have thousands of reviews.
- Don’t download apps with misspelled words in their description. Many fake apps were created in a hurry. On the other hand, some fake apps look almost like the real thing.

If you’re using apps for shopping, keep records of your transactions. Screenshot or save the product description and price, the online receipt, and the emails you send and receive from the seller.

Monitor your credit card statements frequently; be on the lookout for charges that you don’t recognize. [Ari Lazarus. Consumer Education Specialist, FTC. 12/22/16].

