

January 1, 2020



# Keeping You in the Loop

From the desk of C. David Copenhaver

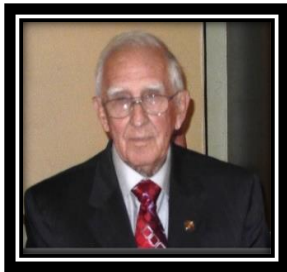
The birds are gone, The ground is white,  
The winds are wild, They chill and bite;  
The ground is thick with slush and sleet,  
And I barely feel my feet."

- Winter Poem

## From the President

### Happy New Year

I hope that each of you did have a great holiday season with all of the traditional family events.



How many of you made New Year's Resolutions??

I usually set goals (resolutions) and soon forget about them. This year, my goal for BCRSPA is to gain new members and regain those members that we have lost. If you are one of the members that did not renew their membership because you feel that BCRSPA is not representing you or not providing programs that interest you, let me know about it. All suggestions will be read and considered in our future plans.

As our State Legislative body begins its session this month, we need to be aware that they will be considering the Kerwin Report formula for funding schools in Maryland. Our MRSPA Legislative Committee will keep us informed of its progress, as well as, other bills that affect retirees.

**My final wish for each of you is that you stay healthy and keep active helping either your family or someone in your community.**

Best wishes,  
Parker

## On the Horizon:

- *January 15, 2020 Articles for March UPDATE are due to Editor, C. David Copenhaver.*
- *Executive Board Meeting: January 21, 2020@ St. Isaac Jogues, Church Hall. (Please consider attending. Just eMail me for directions and details.)*
- *Early March: Newsletter distribution*
- *April 21, 2020 BCRSPA Annual Spring Meeting/Luncheon@ Columbus Gardens.*

# FYI.

## Returns and Exchanges: Know Store Policies and Your Rights Under MD Law



One of the great joys of the holiday season is finding and giving the “perfect” gift to a loved one. But it’s a fact of life that, despite our best efforts, sometimes the gift isn’t so perfect after all.

Maybe the shirt doesn’t fit right, the coffee maker arrives broken, your little one already has a singing Elmo doll; the list could go on and on.

You may find yourself in the unfortunate situation of having to return or exchange a gift you bought for someone else, or received yourself, and we are here to give you some tips on helping this transaction go smoothly.

Regardless of how you are purchasing a gift, check the merchant’s exchange and return policies. Maryland law is pretty standard regarding refund and exchange policies for traditional brick-and-mortar shops (we’ll get to online purchases in a moment).

### **Here are the basics.**

- Retailers are allowed to set whatever policy they like for returns or exchanges (including NO refunds or exchanges), as long as it posts the policy in writing or prints it on the receipt. It’s a good idea to always ask for a receipt or a copy of the retailer’s policy when making a gift purchase.
- If a store does allow refunds for purchases, it may also set whatever policies it chooses (limitations on number of returns, how long a customer has to make a return, a restocking fee, etc.); again, as long as the policy is disclosed in writing prior to the purchase being made.
- What if the store has no policy posted in the store or on the receipt? Refunds and exchanges should be allowed within a reasonable time frame as long as the product is still in good working order. Still, it’s best to ask the merchant before making the purchase.
- Broken or defective item? Merchants are required to repair the item, replace it, or give you a refund—regardless of the store’s return policy. (Make sure you tell them the item is broken or defective.)

Gift-givers remember that recipients may need to return or exchange items themselves. Just to be on the safe side, try to obtain a gift receipt or give the original receipt (sealed in an envelope, if you wish) to the recipient. For online purchases, you should check for the merchant’s website for its exchange and return policy, including whether there are limitations on exchanges and returns, or whether there is a restocking fee, or you are required to pay return shipping.

To best protect your options, keep records of your purchase and shipping slips, and have the contact information for customer service handy in case there is a problem.

**(Source: Karen Straughn Assistant Attorney General Director, Mediation Unit Consumer Protection Division Maryland Office of the Attorney General. Some changes were mad**



### **Got Arthritis? 5 Activities That Relieve Joint Pain**

There's no cure for arthritis, but sufferers have a powerful, cheap way to manage their achy joints: exercise. But where do you start if you're a beginner? Take a look at the 5 best exercises for people seeking joint pain relief, plus easy tips to get you started. And the best part, these workouts are fun, stress-relieving, and will ease symptoms.



When your arthritis makes it hurt to just get out of your chair, it's no surprise you're tempted to stay put. But arthritis exercises are exactly what you need. To read the complete article, click on the URL below...

[http://www.lifescrpt.com/health/centers/osteoarthritis/articles/got\\_arthritis\\_5\\_exercises\\_that\\_relieve\\_pain.aspx](http://www.lifescrpt.com/health/centers/osteoarthritis/articles/got_arthritis_5_exercises_that_relieve_pain.aspx).

Source: Tricks to Manage Pain in Achy Joints by Priscilla Lister, Special to Life scrip  
(Some changes were made.)



### **Wise Choices** **Make Healthy Diet Choices**



- Eat a variety of foods—vegetables, fruits, whole grains, beans, nuts, seeds, lean meat, seafood, eggs, milk, yogurt, and cheese.
- Limit foods that are low in vitamins and minerals.
- Avoid foods with added sugar.
- Limit foods with saturated fat.
- Watch out for foods high in salt.

*This & That...*  
...a little of everything

- To soothe a sore throat, eat marshmallows
- To dissolve ink stains, use hand sanitizer
- To suck the pain out of a burn, use mustard
- To erase water stains from wooden furniture, use mayonnaise
- To clear the steam after a hot shower, use a blow-dryer on a mirror
- To light hard-to-reach candle wicks, use raw spaghetti strands



*May your health be good, your life peaceful and your days  
filled with lots of joy.*

