

January 1, 2021



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



Now that the holidays are over. I'm ready for spring and summer. How about you?

I am sorry that the December UPDATE newsletter has not reached you as yet! It was prepared and balk mailed in early December but due to the backlog of mail and packages, our newsletters have still not been delivered.

The Executive Board is proposing a Bylaw amendment that covers our ability to make essential decisions without a membership vote in case of another state of emergency declared by the state or county. It will be included in the

March UPDATE.

We are still hoping that we can hold the April 21, 2021 membership meeting and luncheon. Registration forms will be in the March UPDATE and the March Keeping You in the Loop.

Reminder, we are offering scholarships this year. If you know a BCPS senior, be sure to tell them to go to our website (bcrspa.org) to obtain an application. The deadline for applications is February 10, 2021.

Here's hoping for a healthy and happy New Year for all.

Sincerely, Donna

On the Horizon:

- *January 15, 2021 Articles for March UPDATE are due to Editor, C. David Copenhaver.*
- *Executive Board Meeting: January 19, 2021@ St. Isaac Jogues, Church (To be determined)*
- *February 19, 2021 Scholarship Applications due!*
- *Early March: Newsletter distribution*
- *Executive Board Meeting: March 16, 2021@ St. Isaac Jogues, Church (To be determined)*
- *April 20, 2021 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 made)



Got Arthritis? 5 Activities That Relieve Joint Pain

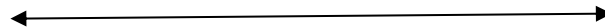
There's no cure for arthritis, but sufferers have a powerful, cheap way to manage their achy joints: exercise. But where do you start if you're a beginner? Take a look at the 5 best exercises for people seeking joint pain relief, plus easy tips to get you started. And the best part, these workouts are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

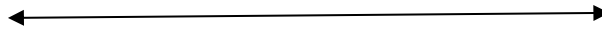


- Eat a variety of foods—vegetables, fruits, whole grains, beans, nuts, seeds, lean meat, seafood, eggs, milk, yogurt, and cheese.
- Limit foods that are low in vitamins and minerals.
- Avoid foods with added sugar.
- Limit foods with saturated fat.
- Watch out for foods high in salt.



2021 Dates to Ponder

- | | |
|-------------------------------------------|------------------------------------------------------------|
| 1 st New Year's Day | 9 th Law Enforcement Appreciation Day |
| 12 th National Hot Tea Day | 8 th Martin Luther King Day |
| 20 th Inauguration Day: | 24 th National Peanut Butter Day |
| 25 th Bubble Wrap Appreciation | 27 th Holocaust Memorial Day |
| 29 th National Puzzle Day | 31 st Appreciate Your Social Security Check Day |



- 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

Maurice Sendak, In January

*"In January it 's so nice while slipping on the sliding ice to
sip hot chicken soup with rice.*

Sipping once

Sipping twice. "



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

Happy New Year

