



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 9, Issue 4

Fall 2011

## A Tribute to Seniors Day

### What the day is about

Waldo County Triad and Waldo County YMCA are offering ***A Tribute to Seniors Day***. Everything will be directed toward people 50 and over. The event will include free:

- exhibits,
- demonstrations,
- screenings,
- presentations,
- drug turn-in, and
- drawings

**Date:** Friday, October 14

**Place:** YMCA  
Lincolntown Ave. (Route 52)  
Belfast

**Time:** 10:00 a.m. to 1:00 p.m.  
Presentations will begin every 30 minutes from 10:30 to noon.

*A complete meal will be available for \$5.00.*

Be sure to bring your unwanted medications as there will be a drug turn-in opportunity. Bring prescription or over-the-counter drugs.

### Presentations

10:30 **"Medicare Annual Enrollment - What's New and How it May Affect You"**  
Karen Crum, Consumer Information Specialist for Spectrum Generations

10:30 & 11:00 **"Don't Be A Victim of Fraud"**  
Trooper Pat Hood, Maine State Police

11:00 **"Improving Balance"**  
YMCA fitness director Tamara Blades

11:30 & 12:00 **"Building a Healthier Heart"**  
Dr. Dennis DeSilvey, cardiologist, Waldo County General Hospital

11:30 & 12:00 **"Alone & Invisible No More"**  
Dr. Chip Teel, creator of a program to allow older people to remain in their homes safely

Each presentation will be 30 minutes long. Some will be repeated, so if you do not get to hear it the first time, there will be a second opportunity.

## Wrap Seniors in Warmth

The high cost of heating oil and kerosene will mean that more older persons than ever will not be warm enough in their homes this winter. Once again, Triad will be collecting warm coats, hats, sweaters and blankets to be distributed around the county. Collection boxes will be

placed in the Belfast police station, the YMCA, and the town offices in Prospect and Winterport. Look for the boxes during October and November.

**Look inside to read about scams** →

*Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.*



## How They Are Trying to Scam us Now!

### Tax Credit Scam

People have reported getting calls where the caller gives a toll-free number to call to see if the listener qualifies to receive a check for \$500 under the American Opportunity Tax Credit. If you call the number, you are asked for your Social Security Number, date of birth and other personal information. There is an IRS tax law called the American Opportunity Tax Credit. It is an income tax deduction available to taxpayers who are paying for college tuition. IRS does not send money under this tax law. This scam is just one more way someone tries to get personal information to use to steal another's identity.

### Free Back Brace Scam

Veterans around the country are getting phone calls where the caller tells the listener that he/she may be eligible for a free Medicare-approved back brace. For accepting the back brace, you are offered a free knee brace, too. The caller just needs your Medicare number to be able to get it for you. Scammers sometimes offer other "free" medical equipment such as glucose monitors, diabetes supplies, and scooters. Once the caller has your Medicare number, they can bill the insurance company for 80% of the cost of the item. You are unlikely to receive the equipment/supplies.

Medical equipment and supplies should be prescribed by a doctor. You should not be getting these items from a person coming to your door or calling you on the phone.

Never give out your Medicare number to strangers, including people at health fairs. Check your Medicare Summary Notices and report any suspicious charges or items that have been double-billed. Report any suspected fraud to the number on the statement. Medicare fraud is big business. It can also distort your medical history. It also raises the prices of Medicare insurance premiums for every recipient.

### Hurricane Irene Scams

There are people out there trying to take advantage of the misfortunes of others in order to generate income for themselves through fraud. It is being reported that there are people going around in areas with destruction saying that they are contractors who can help repair damage. They ask a homeowner to pay 50% of the estimated repair cost up front and that is the last anyone sees of that repair man. Asking for partial payment up front is not an unusual practice for contractors as they need to pay employees while work is underway. Just be sure that you know who that contractor is and get references before handing over any money prior to work being started.

There are also e-mail messages about where to send money to help victims of the hurricane. Some of these messages can lead you to websites that can download malware to infect your computer or give a scammer access to the files on your computer. Be wary of donating money over the Internet. Also be careful about making donations to anyone calling you on the phone asking for money for the hurricane or any other cause. If you want to make donations, it is generally best to do it through organizations in the area and let them pass it on to people in need. We are a very generous nation when someone requires help and the scam artists are very quick to act on that behavior. Be sure you are giving to the cause that you intend to reach.





## More Scams

### Poetry Scam

Internet Scambusters is an organization dedicated to exposing scams to the public. One current scam outlined by this group relates to poets. The site reports that scammers have discovered that poetry writers are often eager to have their work published and may seek websites in an effort to do this. The poet may find a site that invites authors to submit their poetry in a free contest. Soon after the work is entered, a message comes saying that the work is going to be published in a beautiful book. The author can buy the book for something around \$50. In addition, the poet may be offered the chance to have a short biography inserted with the poem for about \$25 and the work is good enough to allow the poet to join a prestigious society of poets for an annual fee of about \$125.

Sometimes a message comes saying that the poem is one of the best the judges have ever read and the author is being considered for the "Poet of the Year" award. The poet needs to send \$495 to attend the event in Washington, D.C. where the lucky winner will be selected. If the poet has chosen all of the options provided and sent about \$700 in checks to a post office box, there is no more contact from the poetry contest personnel.

Scambusters suggests that there are some things that you can do to check a contest. A real poetry contest should have clear rules, deadlines, a list of last year's winners, a description of how judging will take place, samples of last year's winning works, and a list of judges who can be checked to be certain that they are really judging this contest.

People who are eagerly searching to find a job or a publisher or a partner or a better mortgage rate or whatever can become easy prey for scam artists. Know that there are lots of people out there looking to take your money through fraud. Protect yourself by being skeptical of things that come too easily.

### Foreclosure Scams

With foreclosures on homes at an all-time high, scam artists are preying on people desperate to save their homes. Companies advertising on the radio, TV, internet, and by mail promising to rescue homeowners from foreclosure for fees ranging from \$1,000 to \$5,000.

Here are a few tips:

- Keep away from any so-called mortgage rescue companies that say that they can stop foreclosure proceedings.
- Do not do business with a company that approaches you.
- Do not send your mortgage payment to any company other than your lender.
- Talk to your lending company to determine if arrangements can be made to help you.

### International Driver's License Scam

There are websites offering international driver's licenses for those who are planning to go abroad. Actually, there is no such thing as an international driver's license. Some countries require an International Driver's Permit which is simply a document that translates the information on your driver's license into eleven languages, including English. These permits are available from the American Automobile Association (AAA) or from the National Automobile Club for about \$12. The permit is not available from any other place. Do not order an international driver's license instead from a scam artist as it is not usable.



Forrest W. Warren, President  
Licensed Investment Advisor

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Triad

## Misleading Offers

### Free Cruise

You get information in the mail saying that you are being offered a free cruise for two or three days. When you read it carefully, you may find that you are responsible for getting yourself to the port where the ship will depart, for hotel and meal costs until the ship leaves and after it returns, plus port charges and government taxes on cruises. If the ship is docking outside the United States, you will need to buy a passport if you do not have one. While the actual two or three days of the cruise may be free, the real idea is to get you to extend the trip and go on to other ports. This is not a free vacation at all because the real cost may be a few thousand dollars, even if you do not extend the cruise for more days.



### Credit Monitoring Services

There are businesses that offer to watch for changes in your credit score for you. The cost will range from \$9 to \$15 per month. The service will give you access to your credit report, credit score, and notification if someone applies for a credit account in your name. These services do not protect against medical identity theft, or someone else using your Social Security number or bank account or credit card. It is cheaper to take advantage of the federal law that allows you to get a free copy of your credit report from each of the three credit bureaus once per year. That means that you could manage to get information from one company every four months, if you wanted to space out asking for it. You can watch your credit card and bank statements for other unauthorized uses. Phone contacts for the credit bureaus are:

Equifax: **1-800-525-6285**

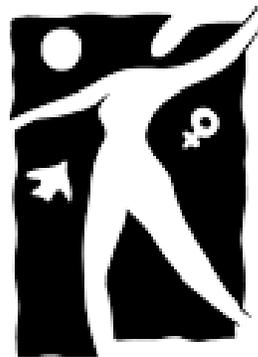
Experian: **1-888-397-3742**

TransUnion: **1-800-680-7289**

### Checks sent with Credit Card Statements

Sometimes included with a credit card statement, you find a check that is payable to you. It is usually a relatively small amount. It will say that this check is yours and you can sign and cash it. In fine print, you may find that by signing that check you are signing up for membership in some service. Usually, the service is not connected with the credit card company but another business pays the credit card company to insert the check with your statement. Your signature will give that other company the authorization required to draw out so much money each month from your credit card for the service offered. Depending on how the plan is set up, you will begin to see withdrawals for the membership on your credit card statement within a month or two.

If you do sign the check and cash it, you can get out of the membership. In the fine print that describes the service you are signing up to receive, the business must include a phone number to call to cancel the membership. Of course, you may have thrown the information out by the time you have gotten the credit card statement showing the payment. It is easiest just to discard the check in the first place. Now you will have to go back through your credit card company to have them try to help you. Remember that if an offer seems to be too good to be true, then, it probably is.



**Elder Abuse** is domestic violence.

For help or information call  
**NEW HOPE for WOMEN.**

**1-800-522-3304**



# Things to Know

## Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call the Waldo County Sheriff's office at 1-800-660-3398 or your local police department. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery is included.

## File of Life

Triad offers the File of Life, a medical pocket that contains health information. When you receive a pocket, you will get a larger one that is intended to be posted on your refrigerator. The emergency responders of Waldo County know to look for the File there. You will also get a smaller one that fits in a wallet so the information is with you when you are away from home. If you would like to have a free File of Life to keep your medical information readily available in the event of an emergency, call Triad toll-free at **1-866-426-7555**.

## Hannaford/Edwards Cards Help Triad

You can help support the work of Waldo County Triad if you purchase Hannaford gift cards through Triad. Triad is given 5% of the value of each card sold. A card costs \$25 and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy Hannaford gift cards that support Triad in:

Belfast: YMCA at the Active Older Adult Luncheons on the last Wednesday of the month  
Unity: Pat Clark at **948-5610**

For more information, call Joyce at **338-2062**.

## Thank you

to the Triad partner **Univ. of ME Cooperative Extension** for helping Waldo County Triad to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.

## Supporting Waldo County Triad

Waldo County Triad is an all-volunteer organization - no staff. It makes its services available to all older people living in Waldo County. In order that everyone can participate, seniors are not charged for this newsletter, the File of Life, Emergency Beacon Lights or other services offered by Triad. Funding comes primarily from individual donations. Other support comes from grants from foundations and local fundraising events. One hundred percent of funds received go to Triad projects.

Some people like to donate for a specific item and others want to help one or more persons in general. Here is the breakdown:

- \$1 = one File of Life
- \$9 = one Emergency Beacon Light
- \$5 = one year's newsletter subscription

If you would like to help contribute, send your donation to: Waldo County Triad  
 PO Box 125  
 Belfast ME 04915

## Triad Helpers

Periodically, Triad needs help with its projects.

- Currently, help is needed for more drop-off & pick up points for used cell phones. To help with this call Paul at **338-0350 or 322-3961**.
- Every 3 months, volunteers give a half day assembling this newsletter for mailing. The next edition will be prepared in late December. To get on the list of people willing to help with this mailing, if available on the date, call **1-866-426-7555**.

## Memorial Donations to Triad

Waldo County Triad has been listed as a potential recipient of memorial gifts in a few obituaries. The thoughtfulness of these families has allowed Triad to reach many older residents of Waldo County with safety services. We wish to express our sincere appreciation to the families and the donors for this support.



Triad

# Opportunities

## A Tribute to Seniors Day

Waldo County Triad and the YMCA have designed a day of free exhibits, demonstrations, screenings and presentations for people 50 and older. Lunch will be available for purchase. See the front page.

**Date:** Fri., Oct. 14

**Time:** 10:00a.m. to 1:00p.m.

**Place:** Waldo County YMCA, Route 52, Belfast

## AARP Driver Safety Course

Participants will learn defensive techniques and how to adjust for changes in vision, hearing and reaction time after age 50. Drivers may be eligible for an insurance premium discount that is good for three years. Seating is limited so register early.

**Date:** Tuesday, October 25

**Time:** 8:30 AM to 1:00 PM

**Place:** Vol. of America House, Booth Drive, Belfast  
(near the intersection of Congress Street and Route 1)

**Cost:** \$14, with a \$2 discount for AARP members

**To Register:** Call Paul Sheridan at 338-0350

## Empty Place at the Table

New Hope for Women has a memorial honoring those who lost their lives due to domestic violence in Knox, Lincoln and Waldo Counties. The exhibit is called Empty Place at the Table.

**Date:** Thurs., Oct. 27

**Time:** 9:00 a.m. to 8:00 p.m.

Community discussion at 6:30 with a showing of the film, "Telling Amy's Story"

**Place:** Belfast Free Library

## Wrap Seniors in Warmth

From early October through November, Triad will be collecting warm coats, hats and blankets to help older people get through the winter safely. See the front page for the locations of the boxes.

## First Aid Class

**Date:** Thurs. Nov. 3

**Time:** 1:00 to 3:30 p.m.

**Place:** Waldo County YMCA, Route 52, Belfast

**Cost:** \$30 for book and other materials

**To Register:** Call the Y at 338-4598.

## YMCA Active Older Adult Luncheons

**Date:** Wed., Oct. 26 - Food by Bank of America

Wed., Nov. 30 - Beef or Chicken Chili

Wed., Dec. 21 - Holiday luncheon

**Time:** 11:30 a.m.

**Place:** Waldo County YMCA, Route 52, Belfast

**Reserve a Space:** Call the Y at 338-4598.

## Making Wreaths, Centerpieces and Roping

Learn to make these decorations with Mike Gallant.

**Date:** Fri., Nov. 18

**Time:** 9:00 a.m. to 11:30 am.

**Place:** Waldo County YMCA, Route 52, Belfast

**Cost:** \$8

**To Register:** Call the Y at 338-4598.

## Pot Luck Supper and Dance

A YMCA fundraiser will be a pot luck supper followed by a dance featuring Dick Philbrook and the Frye Mountain band, as well as Bo Rae.

**Date:** Fri., Sept. 30

**Time:** supper at 6:00 p.m., dance at 7:00 p.m.

**Place:** Waldo County YMCA, Route 52, Belfast

**Cost:** \$6

**Reserve a Space:** Call the Y at 338-4598 and tell whether you plan to bring a main dish, salad, bread or dessert.

## Free YMCA Active Older Adult Sunday Dances

**Date:** Sun., Oct. 9 & Nov. 13

**Time:** 2:00 p.m. to 3:30 p.m.

**Place:** Waldo County YMCA, Route 52, Belfast

## Healthy Waldo County

As part of the Healthy Maine Partnerships, Healthy Waldo County works to promote healthier lifestyles through community involvement. The partnerships work on five main areas of health promotion; Tobacco, Substance Abuse, Nutrition, Physical Activity/Sun Safety, and Chronic Disease in the areas of: Early Detection and Access to Self Management Supports. Please contact us, 207 930 6761, if you have interest in helping promote the work of prevention in any of these areas, and stay tuned for more information.



119 Northport Ave.

Belfast, ME 04915

Phone: 207-930-6761

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Email: [vritchie@wchi.com](mailto:vritchie@wchi.com)

website:

[www.healthywaldocounty.org](http://www.healthywaldocounty.org)

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## More Opportunities

### Meetings for Friends/Family of Terminally Ill

If you are caring for someone who is dying or have a close friend or family member who is dying, there is a support group to help you through this difficult time. You can talk with others, share your experiences, and learn how others cope. Just drop in.

**Date:** 3rd Thurs. - Oct. 20, Nov. 17, Dec. 15

**Time:** 1:00p.m.

**Place:** Harbor Hill, 2 Footbridge Rd, Belfast

**Organizers:** Margie Spencer-Smith & Jessica Porter

**Information:** 338-5307 or 930-2500 ext 4795

### Family Caregiver Education & Support Group

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

**Date:** 1st Thurs. - Oct. 6, Nov. 3, Dec 1

**Time:** Noon to 1:00p.m.

**Place:** Office of Home Health & Hospice

*(in the motel building across from the hospital)*

**More information:** call Margie Spencer-Smith  
930-2500 ext. 4795

### Community Case Management

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at 930-6733.

### Stretch Around

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. Drop in. New persons needs to sign a form stating that their doctor has approved exercise, and needs to give their emergency contact names and numbers.

**Date:** Every Monday & Friday

**Time:** 1:00pm

**Place:** St Margaret's Church, Court St, Belfast

**More information:** contact Jo-Ann at 930-6733

### Cancer Support Group

For those with cancer plus family and friends

**Date:** 2nd Wed. - Oct. 12, Nov. 9, & Dec. 14

**Time:** 4:45 to 6:15pm

**Place:** Waldo Co. Gen. Hospital Education Bldg.

**More Information:** Call 930-2500 ext. 4795.



## Waldo County Home Health & Hospice

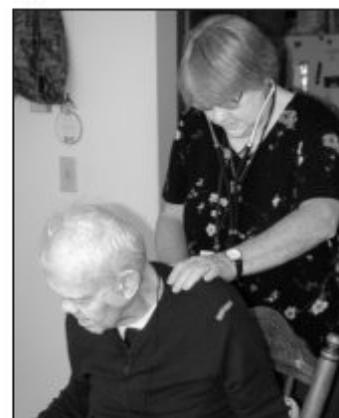
*Providing Quality Home Health & Hospice Care*

*in Waldo County and Beyond*

### *Our services:*

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

**For more information, call  
338-2268 or 1-888-254-5133**



119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

*A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.*



**Waldo County Triad** is a partnership of **seniors, law enforcement, and local organizations** dedicated to improving the safety of people 50 and older in their homes and communities through education and service.

**Triad Officers**

Chairman ----- Jeff Trafton  
 Vice Chairman ----- Ron Young  
 Secretary ----- Karen Crum  
 Treasurer ----- Joyce Fenner

**Newsletter Staff**

Editor ----- Pat Pierson  
 Proofreaders ----- Ruth Murphy & Joan Sheldon

Collators

Lucille Clements	Joyce Fenner	Grace Stevenson
Maxine Clements	Ruth Murphy	Carolyn Wingate
Geri Dunphy	Sandra Otis-Anderson	Jeanette Work

**Triad Board Representatives**

- |                              |                                    |   |
|------------------------------|------------------------------------|---|
| • Area Seniors               | • New Hope for Women               | • U M Cooperative Extension, Waldo County |
| • Belfast Police Dept        | • Retired Senior Volunteer Program | • Waldo County Communications Center      |
| • Belfast Rotary             | • Searsport Police Dept            | • Waldo County Home Health & Hospice      |
| • Broadreach Family Services | • Senior College                   | • Waldo County Firefighters' Assoc.       |
| • Healthy Waldo County       | • Spectrum Generations             | • Waldo County Sheriff's Dept             |
| • Lincolnville Police Dept   | • Unity Ambulance Service          | • Waldo County YMCA                       |
|                              | • Unity College                    |   |

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

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