



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 11, Issue 4

Fall 2013



Triad Auction

Friday, September 13

Masonic Hall

(Behind the Shrine Club)

Wight Street, Belfast

Viewing & Food Available - 5:00p.m.

Auction - 6:00p.m.



- Hand-made quilt
- Clothes to fit 18" dolls
- Paintings from local artists
- High-quality champagne
- Books
- Firewood
- Used Furniture
- Used Tools
- Lots of gift certificates
- Hay
- Hand-knit sweaters
- Locally-grown produce

Senior Appreciation Day

Senior Appreciation Day held at the Redman's hall on August 15 was attended by approximately 175 seniors, about double the number from last year. Attendees enjoyed lunch, lots of camaraderie and bingo. Participants received information on advanced directives, adult daycare, transportation services, Meals-on-Wheels, Hope House, in-home care and Triad. They were also offered free blood pressure testing. Lunch was served by law enforcement officers and Debbie Mitchell provided cakes for everyone.

Triad would like to recognize the tremendous effort that Phyllis Greathouse put into this event

to make all aspects happen. We appreciate the help from all those people who pulled together to get the lunch out. Sponsors were most generous and Triad especially wants to thank the following:

- | | |
|-----------------------|----------------------|
| Perry's Nut House | Spectrum Bridges |
| Bayside Store | Marie Cumings |
| Morrill General Store | Swan Lake Grocery |
| Traci's Diner | New Hope for Women |
| Dockside Restaurant | Spectrum Generations |
| Hideaway Diner | Waldo County Hospice |
| Jack's Grocery | Waldo CAP |
| A Cut Above | Tarratine Tribe #13 |

Current Scams Inside

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.

Scams

Social Security Scam

Every American is required to have a Social Security card and number to identify them from anyone else. The number is important and once someone else uses it for fraudulent purposes, it can be difficult to clear your name.

The victim of the Social Security scam receives a phone call from someone identifying themselves as an employee of the Social Security Administration (SSA). The caller says that SSA will be conducting a home visit to you in the near future and the caller needs to ask a few questions beforehand. The caller asks the victim for their Social Security number and the bank account into which the Social Security benefit is being sent.

Certainly, Social Security does not call to say that they are making home visits to recipients. The victim has divulged personal information that can now be used by the scammer to steal the victim's identity and ruin the person's credit.

Know that all government agencies work out of their offices and contact people by letters sent through the postal service. They do not make phone calls or send e-mail messages unless you have contacted them.

Be very wary of strangers calling you asking for personal information. The best advice is to hang up. If you think you may have given out too much information to an unknown caller, report it to the police.

IRS Scam

This scam is a variation on the Social Security scam. A scammer calls a household pretending to be an IRS worker and says that IRS is taking a survey. The scammer already knows the names and ages of the people in the household and the phone number as all of that is readily available on the Internet. The caller may ask for your date of birth and Social Security number saying that is needed to verify that you are the person that the caller thinks is on the line. The caller may even tell you that you owe some money and where to send it. If you get such a call, remember that IRS does not conduct telephone surveys.

Shopping Safety

Holiday shopping will begin to get into high gear in the near future. Some criminals see this as a real opportunity to help themselves to some great merchandise that they can use or sell. Often people go to a store and buy items and return to the car to drop those items off before going on to the next store. If someone is watching, they can be fairly sure that you will not be back to the car for a while. That gives the thief an opportunity to break in and steal the goods you just left there.

One thing that you can do to help protect your purchases is to put the goods in the car and then move your car to another location if you want to continue to shop. It helps to give the thief the impression that you are leaving the area. If items are in the trunk, they are out of sight and that is sometimes helpful in preventing them from being stolen.



Forrest W. Warren, President
Licensed Investment Advisor

SUNRISE INVESTMENT SERVICES, INC.

Financial Planning
Investment Services
Retirement Planning
Portfolio Management

34 Mayo Street
Belfast, Maine 04915
Tel. & Fax (207) 338-9228
E-mail: fwwarren@adelphia.net

"Creating Future Financial Options"

Thank you!

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



More Scams

Charity Scams

One of the most common way people are scammed is after a tragedy. Many people are very generous at such times and criminals prey on that good will. Scammers set up fake charities and/or social medial accounts to take advantage of the outpouring of response from the public. Scams appeared this year after the Boston Marathon bombings, the explosion in Texas, the tornado in Oklahoma, Hurricane Sandy, the deaths of the 19 firefighters and they will continue to follow each tragic event. Sometimes these fake charities are designed so the scammer behind them can just collect the money. Sometimes they are set up so people give their personal information by requiring the donor to fill out a donation form. Sometimes the plan is to download dangerous software onto the donor's computer and collect future information as the person does banking or bill-paying over the computer.

Donating to a cause is something that Americans do. Make sure that the money you are giving is going to the place that you think it will. Sometimes local tragedies have money collected through a local bank or through a local agency and that can help you to be sure your donation will be directed properly. If giving to a national organization, be certain that the name of the organization is exactly right because scammers often use a word in a fake charity name that is similar to but not just the same as that in the well-known organization.



Elder Abuse is domestic violence.
For help or information call
NEW HOPE for WOMEN.

Health Insurance Scams

Health insurance is changing under the Affordable Care Act. Starting on October 1, people who are uninsured or who buy their own insurance can sign up for health insurance through the Health Insurance Marketplace. The public is confused about the program and this makes a great opportunity for scammers to act.

There are numerous types of scams related to the new health insurance program. Across the country, people are getting phone calls where the caller says that he/she is offering an opportunity to get your insurance right now. They just need your Social Security number, date of birth, and other personal information plus payment. Do not give this type of information to anyone who calls you with this kind of offer. Just hang up. You can get real information at HealthCare.gov or you can contact a local agency such as Spectrum Generations for help.

There is another healthcare scam that is being reported nationwide. The caller says something like " I am calling from the government and we are about to send out your new medical card for the Affordable Care Act. I just need to confirm your name, address, phone number, Social Security number and a bank account number where your Social Security benefit is sent." This gives the caller information to open credit cards in your name, steal from your bank account, write fraudulent checks, or take out loans in your name.

The Federal Trade Commission warns that government agencies have the information they need on you and will not call asking for it. No federal agency makes unsolicited phone calls or sends unsolicited e-mail or text messages to citizens. If you have Medicare benefits already, the new health care act will not require you to enroll again or to get a new card.



Things to Know About

New Support Group

Triad is working with the Waldo County Victim/Witness Advocate's office and New Hope for Women to organize a support group for people who have been victims of crimes in their homes. People will be referred to the group through the court system.

Property Tax and Rent Refund

For a number of years, there has been a property tax and rent refund program available to Mainers. That act was repealed by the legislature and replaced by a new program. The new program is called the Property Tax Fairness Act and is open to renters and home owners who earn less than \$40,000 (not including Social Security). To get a refund, the amount of property tax must be over 10% of adjusted gross income or the rent must be over 40% of adjusted gross income. To get a refund, people must file a 2013 Maine Individual Income Tax return, even if their income is low enough that they are not required to file.

Domestic Violence Awareness Month

October is Domestic Violence Awareness month. Domestic violence most often occurs behind closed doors, thriving in secrecy. We can become more aware of domestic violence and speak out. Here are some of the red flags:

- Constant jealousy of another family member,
- Control over a partner or family member,
- Making fun of the partner or family member,
- Blaming the partner or family member when things go wrong or for a bad mood, or
- Restricting the activities of the partner or adult family member or isolating the other from activities.

During October, merchants will be showing purple as a reminder to us to be aware of domestic violence. Thank those business operators for working toward reducing domestic violence in our communities.

Bottle Collection

For the entire month of November, the City of Belfast is donating bottle refunds to Triad from anyone who wishes to give the money to a cause. The bottle redemption site is located at the Belfast Transfer Station. We appreciate your support.

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 by the organization. Cards are available in a number of denominations, including \$25, \$50, and \$100, and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy these gift cards that support Triad as follows:

Belfast: YMCA at the Active Older Adult Lunches on Sep. 25, Oct. 30, Nov. 20, & Dec. 18 from 10:30 a.m. to 12:30 p.m.

Unity: Pat Clark at **948-5610**

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

Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Some readers like to donate to Waldo County Triad to help support a particular effort. Below are the costs of various Triad services.

- Newsletter - \$5/year
- File of Life - \$1
- Reflective Vests - \$7
- Reflective House Number Signs - \$15

The cost of Triad's drug collection, daily call-in and 911 cellphone programs are all donated by agencies.

To make a donation to any of these efforts, make a check payable to: Waldo County Triad
and

Send to: Waldo County Triad
Po Box 125
Belfast, ME 04915



A Community Service to Know About

Ride with Pride

There is a new transportation opportunity for anyone with a disability. The program is called Ride with Pride and is offered by Waldo Community Action Partners (WCAP). There is no age or income criteria.

The first step is to complete a simple application, self-declaring a disability and need for transportation services. The disability is defined as a physical or mental impairment that substantially limits ordinary tasks. The disability may be related to walking, seeing, hearing, breathing, caring for one's self, etc. **The person applying does not have to disclose the nature of the disability.**

The ride can be for any day of the week and for most any purpose. The driver can take a person to go one errands, to visit someone, to church, to appointments, shopping, or wherever the individual needs to go. This program is not for medical appointments for Maine Care enrollees as there is another payment method for that.

An approved applicant purchases Voucher Dollars from the WCAP Mobility Manager prior to the ride. The customer pays one half of the fee that the driver needs to get. That is, if the driver needs to get \$6 for the ride, then, the customer pays \$3 for the vouchers and gives the vouchers to the driver at the time of the ride. Then, the driver turns the voucher in to WCAP for the full \$6.

The drivers need to be signed up with Ride with Pride as people willing to provide transportation and to accept the Ride with Pride vouchers. The driver can be a friend, family member or neighbor. If you do not have a driver, Waldo County Transportation, Bay Taxi and B & J Taxi have all agreed to accept Ride with Pride vouchers.

If you know someone who is willing to give you a ride if they could get a reimbursement to help

with their costs, then, you can make arrangements with that person and then have them sign up with Ride with Pride to be a driver. The person can agree to drive only for you or to drive for others as well.

Lucy Salisbury is the manager of the Ride with Pride project. She will help with the application process, to get Voucher Dollars, or to arrange for a driver. She will also sign drivers up who are willing to give rides in exchange for Voucher Dollars. She can be reached at **338-6809** or at the WCAP Administrative Office at 9 Field Street in Belfast.

This is a simple-to-use service. The steps are:

1. Call for an **338-6809** for application form.
2. Return the form and purchase Voucher Dollars, paying half the amount of the value. (Vouchers come in the amounts of \$1, \$5, \$10 and \$20 and you would pay half the amount, that is, 50¢, \$2.50, \$5.00 or \$10.00 for one.)
3. Arrange for a driver, agree on a price, and have that person sign up with the program or if you do not have a driver, call to get a driver who is registered with the program.
4. Pay for your ride with the Voucher Dollars.



Getting around just got easier!



Penobscot Shores
Oceanfront Retirement Living

**Apartments & Cottages
Available**

207. 338. 2332

10 Shoreland Drive, Belfast, Maine 04915
www.penobscotshores.com email: penshore@wchl.com



Opportunities from Triad

Give a Newsletter to a Friend

This newsletter of the Waldo County Triad is free to **residents** age 50 or older. It is issued every three months. If you would like to add the name of a Waldo County citizen, please send the name and mailing address to:

Waldo County Triad

P.O. Box 125

Belfast ME 04915

or

waldocountytriad@yahoo.com

Walk More Safely with Reflective Vests

Triad offers reflective vests to seniors at a cost of \$5 each. Sizes available are Medium, Large and Extra Large. They close with a Velcro-type strip so they don't really need to fit too exactly.

Vests can be gotten at Triad events and at the Triad table at the Active Older Adult luncheons at the YMCA in Belfast on the last Wednesday of the month from 10:30a.m. to 12:30p.m. You can also arrange to pick up a vest by contacting Joyce at **338-2062**.

If you prefer to order by mail, we need to add our shipping costs. To order by mail, send:

- your name, address, and size wanted, plus
- a check in the amount of \$8 to:

Waldo County Triad

PO Box 125

Belfast, ME 04915

CAT HAVEN INN
958 SWAN LAKE AVENUE
SWANVILLE, MAINE 04915

SMALL IN SIZE...  ...BIG ON LOVE!

PAMPURRED CAT BOARDING
Donna Talarico, Innkeeper

207-338-5806

Reading This Newsletter Online

If you would prefer to read this newsletter online, we can remove your name from the mailing list to receive a hard copy and let you know when an edition has been posted online. To do this, send us your e-mail address. Once a letter has been posted, we will send you a notice and the link.

To sign up, contact Triad at:

waldocountytriad@yahoo.com

Reflective House Number Signs

Triad sells two-sided, reflective house number signs on a metal post. The sign is to be displayed near the road so that the number is visible to responders in case of an emergency.

Signs cost \$15 each. To order, contact Karen at the Lincolnville Town Office at: **763-3555**.

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 your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. 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. (The phones work only for dialing 911, not for any other calls.)

File of Life

Triad offers the File of Life. It includes packets in two sizes each to hold your health information. The larger File is intended to be posted on your refrigerator door. Waldo County emergency responders know to look for the File there.

The smaller packet, contains the same health information and is designed to fit in a wallet. This means that your health information can be with you when you are away from home. If you would like to have a free File of Life, call Triad toll-free at: **1-866-426-7555**.



Community Opportunities

Triad Auction

Date: Fri., Sep. 13

Time: Viewing and food at 5:00p.m.
Auction begins at 6:00p.m.

Location: Masonic Hall, Wight Street, Belfast
(behind the Shrine Club)

YMCA Active Older Adult Luncheons

These luncheons are free to those 60 and older. Donations are accepted. There are so many people who attend that they need to ask that you register at least one week in advance by calling **338-4598**.

Wed. - Sep. 25, Oct. 30, Nov. 20, Dec. 11

Time: 11:30 a.m.

Driver Safety Course

The AARP Driver Safety course for those 50 and older helps keep people driving safely as they age, and may get you an insurance discount, too. This course is usually offered several times during each spring and fall. For more details or to get on the list, call Paul Sheridan at:

338-0350

The Power of Grandparents

Learn to communicate better with your teen grandchild to help keep the child from alcohol and drugs. Learn more about current drugs. This program is sponsored by Healthy Waldo County.

Date: Thurs. Sep. 12

Time: 6:30 - 8:00 p.m.

Location: Belfast Free Library

More Information: Call **930-6761**

Wreaths, Sprays, Centerpieces, & Roping

Join Mike Gallant to make decorations from Maine greens.

Date/Time: Fri. Dec. 6 from 9:00 - 11:00 a.m.

Fee: \$8

Location: YMCA

Registration Deadline: Thurs., Nov. 9

Call: **338-4598**

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. A new participant needs to sign a form stating that the doctor has approved exercise, and needs to give emergency contact names and numbers.

Date: Every Monday & Friday

Time: 1:00 pm

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

More information: call Jo-Ann at **930-6733**.

Cancer Support Group

For those with cancer plus family and friends

Date: 2nd Wed. - Sep. 11, Oct. 9, Nov. 13, Dec. 11

Time: 4:45 to 6:15 pm

Place: Belfast Free Library, 3rd Floor
Conference Room

More Information: Call Margie Spencer-Smith
930-2500 ext. 4795.

Family Caregiver Education & Support

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. - Sep. 5, Oct. 3, Nov. 7, Dec. 5

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

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



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 ----- Debbie Mitchell
 Secretary ----- Suesan Packer
 Treasurer ----- Joyce Fenner

Newsletter Staff

Editor ----- Pat Pierson
 Proofreaders ----- Ruth Murphy

Collating and Mailing Team:

Merlyn Cunningham	Joyce Fenner	Grace Stevenson
Jan Dodge	Ruth Murphy	Jeanette Work

Triad Phone Number: 1-866-426-7555

Triad Board Representatives

- | | | |
|-----------------------------|------------------------------------|---|
| • Area Seniors | • New Hope for Women | • Senior College |
| • Adult Protective Services | • Promising Communities | • Spectrum Generations |
| • Belfast Soup Kitchen | • Retired Senior Volunteer Program | • U M Cooperative Extension, Waldo County |
| • Healthy Waldo County | • Searsport Gen. Assistance | • Waldo County Sheriff's Dept |

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

Change Service Requested

Waldo County TRIAD
 PO Box 125
 Belfast ME 04915



NONPROFIT ORG.
 US POSTAGE PAID
 BELFAST ME 04915
 PERMIT NO. 26