



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 12, Issue 4

Fall 2014

## Triad Auction

This is a sample of what businesses and individuals have generously donated:

- Gift Certificates
- Pet Supplies
- Decorative Clocks
- Furniture
- Art Work from Area Artisans
- Garden Sculpture
- High Quality Champagne
- Farm Products
- Clothes for 18" Dolls
- Handcrafted Items
- Antiques
- Firewood



**Friday, September 12**

**Masonic Hall, Wight St. Belfast**  
(behind the Shrine Club)

**Viewing and Food available at 5:00 p.m.**

**Auction at 6:00 p.m.**

**Auctioneer: Donna Talarico**



### How Old are Your Smoke Detectors?

You probably have gotten into the habit of changing the battery in your smoke or carbon monoxide detectors every fall when you change the time on your clocks. Do you know that manufacturers give the life span of one of these detectors as ten years? The Waldo County Firefighters Association members tell us that after that time, the unit is not very reliable even with a fresh battery.

If you think that your smoke or carbon monoxide detectors are 10 years old or more, rather than change the battery this season, get new units to be sure they will work if you should ever happen to need them.

Some of the newer units come with lithium batteries that you cannot change. These detectors are programmed to operate for 3,650 days (10 years) once the tab is pulled to activate the battery. When ten years is up, the unit will beep and cannot be reset. This way, you cannot use it for more than ten years.

If the new ones that you purchase use conventional batteries, you might find it helpful to write the date of installation on the back of each unit so you will know when it is time to get replace them next time. Keeping track of the years is pretty difficult without some notes!

[Read About Current Scams inside](#) →



## See How They Are Scamming Us Now!

### Government Grant Scam

The Maine Bureau of Consumer Protection is warning of a recent trend of residents receiving unsolicited offers of government grants. To receive the grant, the person has to pay an initial fee to cover administrative costs and in some cases, is asked to provide personal and financial information. These contacts are scams. The government does not send out offers for grants that a person did not ask for.

One Maine woman reports that she got a call from someone saying that they were from the "United States Federal Grant Program" and she was eligible for a grant of \$8,000. She just had to send \$400 for the processing. The Caller ID displayed a Washington, D.C. number but the call was traced to India.

A Maine man reported that he got a call from the "Federal Treasury Department" offering him a grant of \$6,500. He was told to wire funds to cover administrative fees and other costs.

In the past, most scammers asked for funds to be wired through Western Union or other wire services but these companies have made it harder for scammers to use their businesses for fraudulent purposes. Many scammers now ask for a Green Dot card. These are prepaid debit cards from MasterCard or Visa and are available from many stores. These cards are intended to be gift cards where you put any amount on the card that you like and give it to someone to spend wherever the cards are accepted. The cards can be used in person, over the phone or on the Internet just like other credit and debit cards. The cards work well for scammers, too, once they are given the numbers on the card.

Know that the Caller ID reading on your phone may not be correct any longer. Scammers can buy an inexpensive device to let the name and number received on your Caller ID to be whatever they like. Be wary of all unsolicited calls and calls from people you do not know.

### Vehicle Extended Warranty

Readers tell us that they have been receiving phone calls or letters stating that the factory warranty that came with the vehicle or the extended warranty that they purchased has expired. Now all repairs will be the financial responsibility of the owner. The letters go on to state that various levels of coverage are available. No price is offered and you have to call within a very limited time to learn more before the offer expires. All of the letters have very fine print on the bottom that says "this is an advertisement." Although the phone numbers to call are different, the wording on the letters is the same.

Most of the readers have not owned the vehicle listed for 3 or more so they certainly are not going to extend the warranty. The letters say that you need to call to verify the information listed about the vehicle. That might get some people to call to say that they are not the current owner. We are not sure about the kind of information that these callers or letter writers will ask for as we do not have anyone who has responded to the offers. It could be that they want you to give them your Social Security number or other personal information to prove that you are or were the owner.

If you want to extend the warranty on your vehicle, contact a dealership. They can either sell you a contract or give you the contact information of reliable businesses that will sell you a contract.

### Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Boguen at 338-2264



## More Scams

### Fly with Any US Airline Scam

People report getting a letter addressed as reading "personal and confidential" on the envelope. The letter states that the recipient has qualified for two round-trip airline tickets and that the tickets can be used to travel anywhere in the continental United States from any major American airport. The award also includes a two-night stay at any Marriott Hotel. The total package is worth up to \$1,398.

Additionally, the letter says that the correspondence is coming because there have been previous attempts to reach the recipient, but these have been unsuccessful. This letter is to serve as the final notification. A toll-free number and a claim number are provided.

The other side of the letter has a note. It says that the individual is responsible for taxes, registration fees and processing fees. It also says that the promotion is not affiliated with the Marriott Hotel.

You can be fairly sure that the taxes and fees are either high enough to cover the cost of the trip or that once the taxes and fees are paid, that is the end of your contact with whoever puts this correspondence out.

There is no business name identifying who issued the letter. The postmark reads Tampa, Florida. The signature says that the writer is "Guest Services Manager" but does not say for whom. Just dispose of this letter.

### Funeral Frauds

A death in the family often leaves the survivors very vulnerable and when they are planning for a funeral, they can be talked into spending extra. AARP offers this information on things that are sometimes done to get a family to pay more.

1. **The Federal Funeral Rule** - Federal law requires funeral homes to provide three pricing lists. One includes everything (service, embalming, casket, etc.), one is just for a casket, and the third is for a grave liner sometimes called an "outer burial container." The funeral home cannot require that you have a service, that you have the body embalmed or that you buy a casket from them. You cannot be charged extra for buying a casket elsewhere and having it delivered to the funeral home.
2. **Pre-paying** - There have been instances where people pre-pay for all burial costs but the goods and services paid for are never delivered. This may be because the place went out of business, the person was buried out of state and the funds were not transferred, etc. It is always helpful to pre-plan for what you want done at your death but it can be risky to pre-pay.
3. **Fake Invitations** - Recently there have been e-mail notices to people inviting them to a remembrance service for a friend. To get the details, you need to click on a link. That allows the crook to steal any information on your computer.

**Need assistance regarding Medicare Health Plans, Final Expense, or Fixed Annuities?**

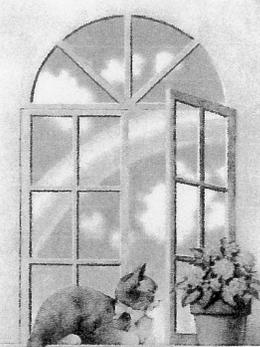
**Please call contact us, we are here to help!**

Chris Coleman

Email: [ccoleman@bluegoosemaine.com](mailto:ccoleman@bluegoosemaine.com)

Direct: [207.323.3217](tel:207.323.3217)





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**PAMPURRED CAT BOARDING**  
Donna Talarico, Innkeeper

**207-338-5806**

## Even More Scams

### Medical Identity Theft

Last year medical identity theft was up by about 20% over the previous year. This means that one-half of all identity theft involved health information. Thieves use your health insurance or personal information to get medical treatment or drugs or to submit false bills in your name. When this happens with your credit card, the company will remain responsible for bogus charges. However, there is no such protection when your medical information is misused. You remain liable for any co-pays, deductibles and other charges not covered by the insurance plan. If scammers do not want your health information for themselves, they can sell it on the black market for about \$2,000 to an uninsured person who is looking for an expensive surgery or other treatment. The average victim of medical identity theft was out just over \$18,000.

There are a few things that you can do to help protect yourself.

1. Carefully read letters and notices from your health care providers, including those from Medicare that say "this is not a bill." Be sure that the doctors named were those who provided service and check to see that each treatment that was billed for was one that you actually received. If not, call the hospital or doctor's office that billed you to get everything corrected.
2. Do not carry your Medicare card on a daily basis. Your Medicare number is also your Social Security number and that is of interest to lots of scammers. Memorize your Social Security number. Photocopy your Medicare card and then block out some of the digits. Put the original in a safe place.
3. If you lose your wallet, immediately report the loss to Medicare and any company who provides you with supplemental health care insurance. Know that your health care cards are as good or better than credit cards and bank account numbers.

### Cell Phone Scams

Robbers have become interested in stealing mobile phones, especially smartphones, because they often contain a lot of data. It is not just people who rob in person but those who do it remotely. Text messages are not encrypted, most apps for messaging have no security, and smartphone users are more likely than computer users to respond to spam. There are a few things that you can do to help protect your phone from remote threats.

1. If your phone offers encryption, enable it.
2. Use security software.
3. To shop, use the store's dedicated app rather than your phone's browser.
4. Before downloading an app, read the "permissions". Avoid those that ask for your okay to reveal your identity and location.
5. Regularly delete your browser history so thieves don't get a list of where you have been and can hijack your account there.
6. Lock your phone with a PIN.



*We value what you value and want to help you make sure it's protected!*

Can't come to us?? WE make "house calls"!

**15E Starrett Drive  
Belfast, ME 04915  
207-338-5430**

**Office Hours:  
Monday - Friday  
8:00am to 4:30pm**  
[www.crossagency.com](http://www.crossagency.com)

*One of our  
licensed agents  
is here to help:*

Lourene Rich  
Lisa Archer  
Amanda Munson



## Legal Services for the Elderly

Legal Services for the Elderly is a team of attorneys offering free legal advice to people who are 60 and older. They maintain a Helpline where a lawyer will advise seniors on a variety of issues that older people often experience. Some of the subjects are:

*Protecting Your Property and Your Money* - For example, many people call with questions about whether or not their home will be taken if they go into a nursing home. Others want to know what to do now that they think they have been scammed. Some have signed a contract and now want to get out of it. Any questions about losing money or property fit into what they do.

*Bill Collection* - What can I do about the bill collectors who are harassing me?

*Homeowner Rights* - I am having trouble paying utilities or making essential home repairs or with a boundary dispute or a transfer of title or a foreclosure. Call for help with these topics.

*Rental Agreements and Tenant Rights* - How can I get my security deposit back from my landlord after being out of the space for a month?

*Age Discrimination* - I believe that I did not get the job or lost my job because of my age. Can I do something about it?

*Family Relationships* - My son and daughter-in-law got divorced and she is preventing me from seeing my grandchildren. What can I do?

*Survivor Rights* - My husband died recently and I do not know what I should do. I do not know how to go about dealing with probate.

*MaineCare* - Can I get back on MaineCare after getting a letter saying I had been removed?

*Medicare* - Will Medicare cover my long-term health care or my surgery or my mediations?

*Elder Abuse* - What can I do now that my child forced me to co-sign a loan for him; he did not pay and I cannot pay? What can I do if my child is my caregiver and is stealing from me?

*Wills and Advance Directives* - I had a financial power of attorney and a living will drawn up in another state and I don't know if it is legal in Maine. Now that I have given financial power of attorney to one person, can I revoke it and give it to someone else?

You can get answers to questions like these and many more by calling the Legal Services for the Elderly Helpline on Monday to Friday from 9:00a.m. to noon and from 1:00p.m. to 4:00p.m. The toll-free number is:

**1-800-750-5353**

If your questions cannot be answered completely by phone, you can make an appointment to go to one of the five offices in Augusta, Bangor, Lewiston, Presque Isle, and Scarborough. Call first to see if you need a visit.

If your situation needs to go to court, Legal Services for the Elderly may be able to help you. *Attorneys* provide statewide legal representation on a variety of matters on a reduced fee basis. To be eligible, a person must have an income below 200% of the Federal Poverty Guidelines.



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## Things to Know About Triad

### Looking for a Few Good People

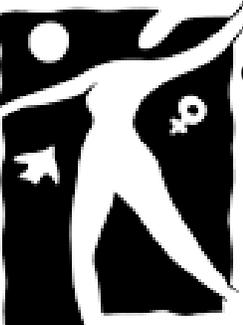
Waldo County Triad is looking for "a few good people" to serve on its board of directors. It takes many hands to keep the work light, and so we would like to share the load with you. The Triad board is looking forward to adding some new faces. Perhaps you would like to join us. The work is not hard and the rewards are great, knowing you have helped our older population to stay safer and more secure in their homes and communities. Meetings are held at 2 p.m. on the second Wednesday of the month in the new Sheriff's building just off Miller Street, behind the Communications Center. Come to a session to see what is happening. You might find that you fit right in. If you have any questions, call the Triad toll-free number: **1-866-426-7555**.

### Give a Triad Newsletter to a Friend

This newsletter of Waldo County Triad is free to **residents** age 50 or older (\$5 to residents outside the county). It is mailed every three months to help keep people aware of current scams plus area activities that may be of interest. If you would like to add a name, call Triad toll-free: **1-866-426-7555**.

If you would prefer to read the newsletter online, we can let you know when an edition has been posted. To do this, send your e-mail address to:

***waldocountytriad@yahoo.com***



**Elder Abuse** is domestic violence. For help or information call **NEW HOPE for WOMEN.** 1-800-522-3304

### File of Life

Do you have a file of life health record for your wallet and your refrigerator door in case of emergencies? It could mean faster medical treatment if you should ever need it. Get a free one from Triad at **1-866-426-7555**

### 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 will be included. (The phones work only for dialing 911, not for any other calls.) If you do not have a cell phone or if you want an extra one to place where you might need it, this can be a great opportunity to get help if you should happen to need it.

If you would like to donate a used cell phone for this program, there are collection boxes at the Belfast Police station, Searsport Police station and the Waldo County Sheriff's office.



### 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**. When it comes in, a police officer will deliver it to your residence.

### **Thank you!**

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



# Community Opportunities

## Triad Auction

**Date:** Friday, September 12  
**Time:** Viewing and Food Available at 5:00 p.m.  
 Auction starts at 6:00 p.m.  
**Place:** Masonic Hall, Wight Street, Belfast

## Triad Bottle and Can Drives

**November** - Triad is the organization that will receive the bottle and can refund donations at the City of Belfast recycling center.

**Weekdays from 8:00a.m. to 4:00p.m.** - Returnables can be left in the Triad recycling container in the lobby of the sheriff's office at your convenience. It will be emptied daily.

## National Drug Turn-In Day

The National Drug Turn-In day will be held on **September 27** from **10:00a.m. to 2:00p.m.** at the Belfast and the Searsport police stations. If you come to the Belfast police station, you can also donate your redeemable cans and bottles to benefit Triad.

If this time does not work for you, you can bring your unwanted drugs to the secure collection box in the lobby of the Waldo County Sheriff's office **weekdays from 8 a.m. - 4:00 p.m.**

## Probate Basics

Judge Susan Longley will offer programs at four locations in Waldo County. The free sessions will cover health care power of attorney, financial power of attorney and wills. *She cannot provide individualized legal advice at these meetings.*

**Tues. Sept 30**, Carver Memorial Library, Searsport, 3:00 to 5:00.  
**Tues., Sept. 30**, Belfast High School, 5:30 - 7:30  
**Tues., Oct. 7** - Burnham Town Hall, 2:00 - 4:00  
**Tues., Oct 7**, Mt view High School, 5:00 - 7:00

Stretch Around - a basic physical activity program offered by hospital volunteers.

**Date:** Every Monday & Friday  
**Time:** 1:00 pm  
**Place:** St Margaret's Church, Court St, Belfast  
**More information:** call Jo-Ann at **930-6733**.

## Waldo County Handcrafters' Day

**Sat., October 25**, Waldo Community Building on Route 131 in Waldo. The Waldo County Extension Homemakers' Council will offer workshops on making quilts and wall hangings, painting, card-making, and pillowcases. For a brochure, call UM Cooperative Extension at **1-800-287-1426**.

## YMCA Active Older Adult Luncheons

These luncheons are free to those 60 and older. Donations are accepted. Registration is required at least one week in advance of meal by calling: **338-4598**.

**Date:** Wednesdays. - Oct. 29, Nov. 12, Dec. 17  
**Time:** 11:30 a.m.  
**Place:** YMCA, Lincolville Ave., Belfast (Route 52)  
 Buy Hannaford/Edwards grocery cards from Triad there, too, to help support the work of Triad.

## Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle. To schedule a ride, call: **338-2420**

Cancer Support Group - For those with cancer plus family and friends

**Date:** *2nd Wed.* - Oct. 8, Nov.12, Dec.10  
**Time:** 4:45 to 6:15 pm  
**Place:** Belfast Free Library, 3rd Floor Conf. Room  
**More Information:** Call Margie Spencer-Smith  
**930-2500 ext. 4795.**

Family Caregiver Education & Support - an education/support group for caregivers offered by Waldo Co. Home Health & Hospice.

**Date:** *1st Thurs.* - Oct. 2, Nov. 6, Dec. 4  
**Time:** Noon to 1:00 p.m.  
**Place:** Office of Home Health & Hospice  
**More information:** call Margie Spencer-Smith  
**930-2500 ext. 4795**

Community Case Management - a program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. For information, call Jo-Ann at **930-6733**.



**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

Triad Phone Number: 1-866-426-7555

**Newsletter Staff**

Editor ----- Pat Pierson  
 Proofreader ----- Ruth Murphy

**Collating and Mailing Team:**

Merlyn Cunningham	Linda Hoeschle	Sandra Otis Anderson
Jan Dodge	Romaine Johnson	Donna Talarico
Joyce Fenner	Ruth Murphy	

**Triad Board Representatives**

- |                      |                      |                        |
|----------------------|----------------------|------------------------|
| • Alex Allmayer-Beck | • Donna Hopkins      | • Sandra Otis-Anderson |
| • Annette Burns      | • Ellie Hutchinson   | • Pat Pierson          |
| • Joanne Cookson     | • Kathryn Kreamer    | • Vyvyenne Ritchie     |
| • Bill Dopheide      | • Ruthie Littlefield | • Evie Tinker          |
| • Jan Dodge          | • Debbie Mitchell    | • Jeff Trafton         |

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

Fall 2014

Change Service Requested

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