



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 12, Issue 3

Summer 2014

Triad Senior Appreciation Day

Triad will hold a Senior Appreciation Day on Thursday, August 7 at the Redman Hall on Main Street in Belfast beginning at 10:00 a.m.

The following will be available during the event:

- Exhibits
- Representatives of organizations offering programs designed for older persons
- Lunch served by police officers
- Bingo with prizes

Plan to join volunteers from Waldo County Triad, the Waldo County YMCA, the Belfast City Police Department, the Waldo County Sheriff's Department and other organizations working to help local people 50 and older. Area businesses have contributed to help make this a great event. It should be a good time for everyone.

Everything will be free!

Triad Auction

Waldo County Triad needs to raise thousands of dollars each year to provide programs to help keep the older people of Waldo County safer. One activity is an auction.

The auction date is Friday, September 12 . There will be new and used merchandise, gift certificates from area businesses, books, clothes for 18" dolls, agricultural products, art and much more. The wide variety of items should mean that there is something for almost everyone.

This year, Triad has a special opportunity as the Modern Woodmen of America will match the first \$1,250 raised at the auction. This will mean that Triad can do much more with the auction dollars than usual.

If you have items that you would be willing to donate to the auction, you can help to keep services coming to the older people of Waldo County. To arrange to drop your items off, call 338-6786. Someone will arrange to accept your goods. If you would like a receipt for gift, Triad will provide that.

Triad Auction

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

Thank you!

Waldo County Triad wishes to thank its partner **University of Maine Cooperative Extension** for helping to keep the newsletter printing costs down in order that Triad can serve more Waldo County seniors.

See the inside pages for

- current scams
- programs for seniors
- more local events.

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.



See How They Are Scamming Us Now!

Publisher's Clearing House Scam

A reader reported receiving a phone call from a person saying that they were calling from Publisher's Clearing House to let the local woman know that she had won. All that she had to do was to go to a local store selling prepaid Visa or MasterCard cards (by Green Dot Corporation or Green Bank). The winner was to load \$700 onto this card to cover the cost of taxes on the prizes. She was then to call a number in Hartford, Connecticut and give the number on the prepaid card. Once a Publisher's Clearing House representative delivered the prizes to her house, she would show the card as her identification. If the numbers matched, then, the \$700 would be returned to her.

The caller even phoned the next day to see if the reader had gotten the card. The reader said that she knew that it was a scam. The caller said that he just did not know what he was going to do with her bundle of prizes.

Of course, this is a scam. You do not pay taxes to get a prize sent and the genuine Publisher's Clearing House would not ask their winners to do so. In the past, callers told people to wire money via Western Union. However, Western Union has made it much more difficult to use their services for fraudulent purposes. The prepaid MasterCard and Visa debit cards are intended to be gift cards that the recipient can use anywhere in the world that accepts the particular bank card. Unlike other gift cards, these cards do not limit the recipient to spending it in a specific business. The buyer can decide the amount to put on the card. Many scammers are now using these cards as their method of choice to bilk people out of money. In this instance, if the woman had followed through, she would have given the caller access to \$700 of her money to spend any way he likes and it would be hard to track who used that card number to make purchases over the phone or Internet.

IRS Scam

Tax season maybe over but scammers posing as IRS officials continue to call saying that people owe taxes for past years and better pay up. They threaten to have people arrested or to have their businesses shut down. If you have caller ID on your phone, it will be rigged to appear as if the call is from the IRS. Some people report receiving follow-up calls from a person claiming to be the police saying that a warrant has been issued for the arrest of the person for unpaid taxes.

These calls always end the same way. The caller says that funds must be sent right away using a credit card or prepaid debit card (the same "Green cards" as used in the previous scam). The person is given a phone number to call to provide the credit or debit card numbers.

If you should happen to get a call like this, know that the IRS does not phone people asking for credit or debit card numbers. All IRS notifications regarding unpaid taxes are done by postal mail.

Sometimes these calls come as automated calls. If it comes like this, do not press 1 to speak to a live operator and do not press another number to get off the calling list. Pressing any button is very likely to bring more calls. Just hang up.

You can report the incident to the Treasury Inspector General for Tax Administration at
1-800-366-4484.

Bare Your Feet Foot and Nail Care

Nancy Biscone, RN
Certified Foot Care Nurse

\$30 for Home Visit

Call: (207) 338-6158



More Scams

Bank Card Fraud Alert Scam

Many credit card and some ATM and debit card companies offer a fraud alert when unusual activity shows up on your card. People are reporting that they are receiving automated phone calls or text messages that state that the card has been deactivated due to a purchase that is unlike your usual pattern of spending. The notice will say that all you need to do to reactivate your card is to call a customer service number and verify that the transaction is one that you made. If you call the phone number provided, you will be prompted to enter your 15 or 16 digit card number. Once you do that, you have given away your personal card information and the person receiving it is free to use your card as he/she wishes. The next time you go to use a debit card, there may not be money left on it and when you get your credit card statement, there may be unfamiliar purchases showing up.

If you should get a notice like this, call the bank using the number of the back of your card. Ask to confirm the status of your card. Don't call the number that the caller or text message gave as you will reach the scammer.

Call your card company to learn how they would communicate with you if there should happen to be a concern about an activity on your card. If you should ever receive a notification that is different from what the bank says it will be, know that it is a scam.

Grove Cemetery Chapel

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

Call Steve Boguen at 338-2264

Travel Ticket Scams

You receive a letter promising free or steeply discounted airline or cruise tickets. These mailers are often sent by vacation clubs as a lure to get you to attend a high-pressured sales presentation where you will be promised huge travel discounts. In reality, you join the club by paying large upfront fees and annual dues. Often there are no deals at all and it can be very hard to cancel your membership.

One such scam says it is from U.S. Airlines, a play on the company of U.S. Airways and scammers hope readers do not notice the difference. This offer is sent out by Access Travel Deals, a company that receives a grade of F by the Better Business Bureau. No deals here.

Rental rip offs are found in online ads where scammers offer enticing rentals of vehicles or lodgings at bargain prices. These ads often contain photos and/or wording cut from legitimate listings. The real goal of these rental offers is to get you to pay upfront with a prepaid debit card, no credit cards accepted. Some also ask you to fill out a bogus lease agreement where you provide personal information that the scammer can use for other devious purposes.

Before you book a real deal trip, do an online search of the company and the address of the accommodations offered. The address might be an empty lot or some other business entirely. If a company does not accept credit cards, be wary.

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

Direct: [207.323.3217](tel:207.323.3217)

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Even More Scams

Home Improvement Scams

This is the time of year when home improvement scams begin to show up everywhere. A contractor comes to your door and might say that he is just passing through the neighborhood and could offer you a deal if you have a repair made while he is right here. Another claim is that he has materials left from another job and can offer you a good price on repairs for your house. The home repair con artist will want his money up front. Home repair cons often show up in droves anywhere in the country after major storms or disasters and they tend to come here for the summer months when the weather is nice.

These contractors may begin the construction project but once they have your money, they may not return to complete the work. Some may finish the job but do substandard work. Some will try to talk the homeowner into unnecessary repairs. When they are out of your sight, some even do damage to the house so they can offer to fix that for you.

While scam contractors are working in your house, they may also look for jewelry, money or weapons. By the time you realize that the items are missing, the contractor may be gone, too.

Established contractors usually have enough business, especially during this time of year, through advertising and referrals that they do not need to go door to door to get work. If the contractor has really brought materials from another job, he has already cheated the previous customer who would have paid for the items.

If you want home repair work done, contact a local person. If you do not know one, ask your friends or neighbors for a referral of someone whose work they have found to be satisfactory. Be very suspicious of a person who says he is a contractor and drives a truck with no company name and/or has out-of-state plates. Don't be pressured by promises of a deal that is good today only. Be wary. 'Tis the season!

Protect Your Wallet

People expect that the major way that identity is stolen is through the work of computer hackers. Although these are the situations that make the headlines, the most common way for Americans to have someone use their personal information as their own is through the theft of the contents of a purse or wallet. Sometimes the purse or wallet is stolen and sometimes it is lost and the finder takes the information and uses it but however it happens, it all can come down to the loss of your identity.

There are some things that you can do to protect yourself. One of those is don't keep risky items in your wallet like your Social Security card, passwords for your ATM cards or other things that someone could use to access your funds. Make a copy of the front and back of each card in your wallet - driver's license, insurance and credit cards. Keep the copies in a safe place at home. If your wallet is ever missing, at least you have a list of the phone numbers to report the loss and to get new or replacement documents.



We value what you value and want to help you make sure its protected!

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Services to Know About

RSVP

(Retired & Senior Volunteer Program)

Staying active provides you with valuable health benefits and an opportunity to use your time and talents to do something worthwhile. Older adults in Knox, Lincoln, and Waldo Counties can add richness to their lives by serving as RSVP volunteers at schools, museums, libraries, soup kitchens, elder housing, hospitals, clinics, thrift shops, and by providing one-to-one services to the elderly and shut-in.

Why, you ask, would I choose to channel my volunteer work through RSVP? Well, RSVP:

- does the leg work of researching safe, interesting positions that appeal to adults and make an impact upon the community;
- makes the introduction between you and your chosen organization and will ensure that you receive orientation and adequate training;
- will provide a free supplemental accident insurance policy that covers its volunteers while driving to and from their position and while volunteering;
- provides a quarterly newsletter to keep you in touch with new opportunities and with what other volunteers are doing;
- offers mileage reimbursement; and
- provides an annual recognition event to thank you for your involvement.

The Retired & Senior Volunteer Program (RSVP) is sponsored locally by Penquis and is part of the national Senior Corps. Both agencies support service and volunteering programs to improve lives, strengthen communities and foster civic engagement.

RSVP Volunteer Specialist Cheryl Feldpausch would be happy to help you find the perfect way to get involved and make a difference in your community. Call her at 974-2432 or email her at www.cfeldpausch@penquis.org.

Redesigned AARP Smart Driver Course

The course formerly known as AARP Driver Safety has a new name and a revised program. Now titled SMART DRIVER, it features a new workbook and new videos, designed using a research-based curriculum. It is created for motorists age 50 and older to help sharpen their driving skills and update their driving knowledge. Locally, the Smart Driver program is presented through a partnership between AARP and the Volunteers of America, Northern New England. The instructor is Paul Sheridan.

The main thrust of the course is about giving yourself every possible advantage to help you to be able to continue to drive safely for as long as you can. You will be encouraged to look at your current driving habits, reinforce the good ones, consider new habits, and increase awareness of changes in the roads, cars, laws and yourself. There is no exam, and all work is done in the classroom in a 5-hour period (including a break for lunch). Maine drivers 55 years or older who successfully complete the AARP course may be eligible for a car insurance discount, good for three years.

There is a \$20 fee, with a \$5 discount for AARP members. As class size is limited, advanced registration is required. Call Paul to learn more about the course and for the dates and locations of the next course to be offered in this area.

338-0350



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"Creating Future Financial Options"



Triad

Things to Know

Triad Bottle/Can Drives

Triad raises much of its money for programs through fundraising activities. The next bottle and can drives are as follows:

July 6 - Door-to-door collections in Searsport and Swanville. If you would like to help but cannot on that day, call Donna at 338-5806.

July 6 - 12 - Triad is the organization to receive bottle donations at Hannaford in Belfast.

Coming Soon - An outdoor Triad bottle collection box will be at the Waldo County Sheriff's office in the near future. If you wish to deposit cans and bottles there for the benefit of Triad, know that it will be emptied daily and Triad will receive 6¢ for each 5¢ container.

The Triad board of directors appreciate any help that you can provide.

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 Dept, Searsport Police Dept and the Waldo County Sheriff's office. You might help to save a life with your unwanted phone. If you would like to set up a phone collection box in your area, call Paul at: **322-3961**



Elder Abuse

The U.S. Dept of Justice estimates that 1 in 9 Americans age 60 or older will experience abuse, neglect or exploitation this year. In Maine, that translates to 33,000 victims. Because 90% of perpetrators are family members or caregivers, victims are often too afraid or ashamed to ask for help or don't know where to find it. Abusers use violence, threats and withholding of care as tactics to control their victims.

The only way to end elder abuse is if everyone gets involved. To make a difference, we just need people to know the signs and to be good friends. Things to look for are differences in personality or behavior like becoming socially isolated or withdrawn, signs of physical abuse, and problems with finances or a family member who uses threatening or belittling behavior. The best thing to do is to ask if things are ok and to offer help by referring to the many community resources available to help victims of elder abuse. These include:

- New Hope For Women **1-800-522-3304**
- Senior Generations **338-1190**
- Adult Protective Services **1-800-624-8404**

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**



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Community Opportunities

Triad Senior Appreciation Day

Free Bingo, lunch, and exhibits for seniors.

Date: Thursday, August 7

Time: 10:00 - 2:00

Place: Redman Hall, Main St., Belfast

Searsport Senior Recognition Day

Free lunch and activities for seniors.

Date: Thursday, July 24

Time: 9:00 - 2:00

Place: Public Safety Building, Union Street

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. - July 30, Aug. 27, Sep. 24

Time: 11:30 a.m.

Place: YMCA, Lincolnville Ave., Belfast (Route 52)

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

July 6 - door-to-door in Swanville and Searsport

July 6 - 12 - Hannaford in Belfast

Unwanted Drug Turn-In

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.

Rides to Doctor Appointments - are offered

by the Belfast City Police Dept from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle without assistance. To schedule a ride, call: **338-2420**

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**.

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

Date: 2nd Wed. - Jul. 9, Aug. 13, Sep. 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.

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**.

Family Caregiver Education & Support -

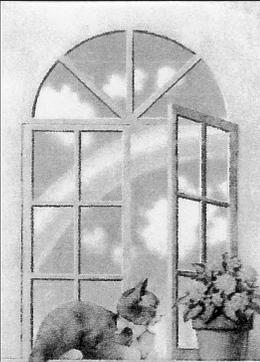
an education/support group for caregivers offered by Waldo Co. Home Health & Hospice.

Date: 1st Thurs. - Jul. 3, Aug. 7, Sep. 4

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

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



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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:

Jan Dodge	Romaine Johnson	Ruth Murphy
Joyce Fenner	Debbie Mitchell	Evie Tinker

Residents of the Maine Coastal Regional Re-entry Center

Summer 2014

Triad Board Representatives

- | | | |
|----------------------|------------------------|--------------------|
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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

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