



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 13, Issue 4

Fall 2015

Triad Auction

Come to the annual Triad auction for a good time and lots of great buys. There will be furniture, antiques, household goods, tools, garden tools, compost bins, kindling, sporting goods, art, farm products, 18" doll clothes, jewelry, gift certificates from local businesses, Chinese auction for smaller items, 50/50 raffle and much more.

Friday, September 11

Tarratine Hall

(153 Main Street, Belfast)

Viewing and Food at 5:00p.m.

Auction at 6:00 p.m.

The contribution of new or gently used items would be greatly appreciated. Although Triad cannot accept clothing or electronics, most other items would be a welcome addition. To donate goods to the auction, small items may be brought to the sheriff's office any time on weekdays between 8:00 a.m. to 4:00 p.m. not later than September 10. To give larger items, call **338-6786** to make arrangements. Triad may be able to collect them from you.

All proceeds from the auction will go toward paying the costs of buying supplies to improve the safety of area seniors. We hope to see you there.

Maine Drug Take-Back Day

The Maine Fall Drug Take-Back Day is a great opportunity to get rid of unwanted or out-dated prescription or non-prescription drugs for proper disposal. By doing this, you can be sure that unneeded medications are not stolen, not used accidentally and not leached into the water supply through the toilet or the trash. Each of the past events has meant hundreds of pounds of pills are removed from Waldo County homes and disposed of properly.

The next event will take place:

Saturday, September 26

10:00a.m. to 2:00p.m.

Belfast City Police Station

or

Searsport Police Station

At the Belfast location, you can also donate your returnable cans and bottles to Triad to help the organization to continue its work. All donations will go toward programs to improve the safety of older persons in Waldo County.

If you cannot get to the September 26 Drug Take-Back Day, Triad has a secure drug deposit box in the lobby of the Waldo County Sheriff's office in Belfast. The lobby is open Monday to Friday from 8a.m. to 4:00p.m. Triad also has a container for collecting returnable cans and bottles if you wish to donate them.

Help Triad to Keep our County Safer!

Read About 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.



See How They Are Scamming Us Now!

Local Readers Report Scams

Triad has received a number of calls from readers reporting scams that they have received recently. Here are a few of those.

Federal Grant Scam: Someone called to say that this reader had been selected to receive a federal grant for being a good citizen. She did not have to provide any service in order to get it. All she had to do was to give the caller the number of the bank account into which the grant was to be deposited and to pay to process the paperwork.

A genuine organization that gives grants does not require the recipient to pay to receive it. If the grant was real, the grantor would be paying for a specific service; you would not be selected to do nothing in return. Grant funds come as checks and are not deposited in bank accounts.

IRS Imposter Scam: A reader got the first call saying that he owed back taxes and it was very important that he phone a number that the caller provided in order to get this issue remedied. The reader did not call. One week later he got another call saying that he had not replied and that it was now very urgent that he call the number before legal action was taken against him. The caller was aggressive and persuasive. This particular scam is one of the most prevalent one around as the caller is able to scare many people into sending money.

It is most likely that the call was coming from a foreign country so no legal action can be taken by American law enforcement against the scam artist. Sometimes Americans are involved in making the phone calls so the accent does not give the scam away quite so easily.

Of course, IRS does not phone you to tell you something like this. All IRS contact is done through the post office so if IRS had an issue with your tax return, you would get a piece of mail rather than a phone call.

You Have Won A Trip Scam: This reader received a phone call telling her that she had won an all-expense-paid cruise for two to several European ports. The gift also included spending money for the trip. The reader could pick the dates from a list of possible departure times. The total package was worth several thousand dollars.

All she had to do to receive this once-in-a-lifetime offer was to give her name, mailing address, and date of birth to confirm that they had the person who had won this gift package. The caller needed a credit card number to hold a place for her. She also needed to provide a bank account number so the spending money could be deposited for her.

This reader knew that she did not enter a contest of any sort. She also knew that this "once-in-a-lifetime trip" might well mean that the caller's real plan probably included removing the money in her bank account or stealing her identity or to using her credit card, or selling her information on to another person who would do one or more of these things.

Know that you do not win contests that you do not enter. Today even some of the contests are bogus and only intend to get you to provide your personal information so the scammer can either use it him or herself or sell it to someone else for a considerable fee. Be sure contests are real before you enter.

Grove Cemetery Chapel

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

Call Steve Boguen at 338-2264



More Scams

Scam About Federal Data Breach

The Maine Identity Services is reporting a scam that will impact lots of Mainers. In the wake of the recent federal government data breach, more than 20 million citizens who are current or former federal workers were impacted. The stolen information included their name, mailing address, Social Security number, beneficiary and bank account number for depositing pay checks or pensions. Some of these employees/retirees are now reporting that they have received a call saying the Federal Trade Commission is prepared to provide compensation to the victims of this data breach. All the victim needs to do is to provide their personal information again to be sure they are the right person to be receiving this money.

These callers are probably not the persons who actually stole the information in the first place. These scammers are likely to be persons who know about the loss of information and are just calling those known to be federal employees. The scammers could just collect the names of thousands of postal workers or others and begin calling them. Every current and former federal worker knows that the breach occurred. Hopefully, these people also know that the federal government will not be sending compensation to more than 20 million current and former employees for something that could potentially happen to them as a result of the theft of information held by the federal government.

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)



Online Dating Scams

Online dating has become the way that many in search of a partner go about it these days. It has become a growing business for scam artists, too. Men and women, old and young are among the victims.

In this scam, often the potential partner is not in a position to meet right away. He or she calls and emails very often. When the scammer feels that the relationship has become strong enough, he or she will ask for money. It might be money for a plane ticket to get to meet the other party. It might be that the scammer says he or she is working outside of this country at the moment and has some crisis that requires a substantial amount of money. The caller says that they cannot access their American accounts from wherever they happen to be at the moment. If you would just wire the funds, you would get paid back just as soon as the person returns. By this time, you "love" this person on the other end of the phone to whom you have been telling everything about yourself for months. If you can help financially, then, you do. Usually once one payment is made, there is another crisis that requires more money. The money is often sent to a third party who can get it to the "love of your life". Often the totals end up being very large sums of money before the victim is either out of funds or finally believes a friend or relative who says this situation is looking very much like a scam since the con is never in a position to meet. The victim does not want to believe that someone who is so nice to them is conning them and is likely to be very slow to stop sending money.

It is suspected that many people never report the loss of money out of embarrassment but in the last six months of 2014, more than 60,000 individuals made reports to police. There is no way to know with whom the funds really end up but this type of scam has been found in Nigeria and Malaysia.



Still More Scams

Computer Repair Scam

This scam seemed to go away for a while but it is now back in full force. A phone call comes from someone claiming to work for Microsoft or another software company. The caller indicates that they have been looking at your computer and have found dangerous software popping up. In another version, the person tries to persuade you that your computer has a serious technological problem that needs immediate repair. In either case, the caller asks for remote access to your computer. By doing so, you give the caller free reign to your personal information plus the ability to download malware and spyware onto your computer. They are likely to lock up your computer and tell you that for several hundred dollars, they can give you a code that will unlock it. For any of the repairs, the caller wants a credit card number. Now your computer is wrecked and they have your credit card number, too.

If you get this call, just hang up the phone. If you get it as a pop-up message or an email, delete it. These contacts are always from cons.

Microsoft and other software companies do not phone you out of the blue telling you that there is something wrong with your computer. The only thing that the company might do is to send you updates to download onto your computer that will help keep up with changes or to provide greater guards against attacks on your computer. Never give access to your computer to anyone that you do not know.



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

Payless Solutions

Did you get lots of calls where a pre-recorded message told you that you are eligible to get a special service that would lower your credit card interest rate? The Caller ID often read that the call was coming from "Card Services." The recording would tell you that you could save thousands of dollars and pay off debts sooner. If you pressed a number, a representative might tell you that he or she was working with your bank or credit card company. Next they asked for your credit card number and your Social Security number "so they could determine that they had the correct person." Once they have the credit card number, they were charging people somewhere between \$300 and \$3,499 for the interest reduction service and usually did not mention that there would be a fee. The rest of this story is that people never got interest fee reduction at all, just the credit card charge.

When this group was located recently, the Federal Trade Commission shut them down. The employees were committing fraud. They were lying about interest rates and working for a bank or credit card company plus charging fees to consumers without authorization.

You can help to guard yourself against phone scams like this one. Here are a few ideas:

- If you get a recorded call ("robocall"), hang up the phone. Do not press any keys as prompted. If you do, it is likely to get you more calls.
- Do not give your Social Security, credit card or bank account numbers to anyone you do not know. Watch out for those who say that they need to confirm your numbers. That is a trick!
- You can report your experience with robocalls to the Federal Trade Commission by calling toll-free - **1888-382-1222**. They are trying to shut down as many of these scammers as they can.



Things to Know

National Fraud Hotline

Senator Susan Collins is the chairman of the Senate Special Committee on Aging. One function of the committee is to oversee the Aging Committee's Fraud Hotline. The hotline is a tool to enable seniors and their families to report instances of scams and fraud targeted toward older persons. The hotline also provides the committee investigators with useful information to use in an effort to educate people about current scams and to put a stop to them.

If you are contacted by a scammer and want to report it to the Committee's Fraud Hotline, call **1-855-303-9470**, a toll-free number. The people on the phones can also give tips on how to avoid becoming a victim of scams. If you are the victim of a scam, you can call this number and a fraud investigator can direct you to appropriate resources to help you.

The Committee on Aging also puts out a periodic newsletter on issues that may be of interest to older persons. It is called "Senior Source". Sometimes the publication contains information on scams and ways to avoid them. Usually there are other topics covered as well. The publication is free. To get your copy by mail, call the Bangor office of Senator Collins at:

945-0417

or

to get the letter electronically, e-mail:

Senior_Source@collins.senate.gov

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Reverse Mortgages

Reverse mortgages were originally designed to be a loan made against the value of a house and given to the resident in monthly payments to provide extra income to help the individual to stay in the home. When the house was sold or inherited, the loan was to be repaid. Over the years, many companies have gotten into the reverse mortgage business. There are now many complex options that are difficult to understand.

The Office for Older Americans of the Consumer Protection Bureau has produced a report on the current state of the reverse mortgage industry. It offers these warnings:

"Reverse mortgage ads are found on television, radio, in print, and on the internet. Many ads feature celebrity spokespeople discussing the benefits of reverse mortgages without mentioning the risks. We looked closely at dozens of advertisements and met with older homeowners to learn about their impressions of the reverse mortgage ads. Today we are releasing a consumer advisory on what we found."

"Here are three things to remember when you see a reverse mortgage advertisement:

- A reverse mortgage is a home **loan** and not a government benefit.
- Reverse mortgage **ads don't always tell the whole story.**
- Without a good plan, **you could outlive your loan money."**

"We found that reverse mortgage advertisements may leave older homeowners with the false impression that reverse mortgage loans are a risk-free solution to financial gaps in retirement." The report even mentions that some loan staff persons are paid a bonus for each loan they make and this can lead some staffers to fail to tell the borrower the entire list of risks for each type of reverse mortgage loan.

A reverse mortgage loan may be right for some situations. Be sure it is the best option for you before signing up for it.



Things to Know About Triad

Triad Visit to Liberty

Triad volunteers worked with the Liberty town officials and the Liberty fire department to bring carbon monoxide and smoke detectors, reflective house number signs, newsletters, Files of Life and other Triad safety materials to interested older persons in that town. Last year, Triad reached Morrill and Searsmont residents. Triad offers the opportunity to receive free safety items on a town-by-town basis as grant funds and donations become available.

Friendly Caller Program

As winter comes, many people have fewer visitors. If you live alone and worry that you might fall and not have help when you need it, you might find the Friendly Caller Program to be helpful. Participants call the Waldo County Communications Center every morning. They chat with a staff person and that person knows that caller is okay. If the person does not call someday, the staff will call and if there is not answer, send someone to the residence to check on the individual. If a Friendly Caller participant should go away from home for a day or more, they just call and let the staff know when they can expect you to be back home. The program has been very useful to others around the county. Perhaps you would like to become a participant.

To join the program, call 338-2040. Tell the person who answers that you want to become a part of the Friendly Caller Program. They will get a registration form to you.

Waldo County Wanderer Program

Do you worry about a loved one who wanders? Register him or her with the Waldo County Wanderer Program to help make a return quicker.

Registration forms are at the offices of the Belfast and Searsport Police and the Waldo County Sheriff as well as on their websites.

Sign up today!

Warm Coats for Seniors

Each fall Triad collects coats to give to older persons who do not have warm outdoor clothing and those who may keep the heat low in their homes to help save money. Winter jackets, warm sweaters, scarves, mittens blankets and other warm items will be collected at various places from September 15 to mid-November. Distribution will be in November.

Collection boxes will be in these locations:

- Belfast Police Station
- Prospect Town Office
- Searsport Town Office
- Waldo County YMCA
- Winterport Town Office

File of Life Health Record

If you have a File of Life packet to keep your health information readily available in the event of an emergency, be sure to keep the File up-to-date with a list of medications, names of doctors, and medical conditions. If you use a pencil to fill the form out, you can easily change it as needed. All Waldo County emergency responders know to look for this information on your refrigerator door or in a wallet if an emergency occurs away from home.

If you do not have one of these small health records, contact Triad by calling the toll-free number at **1-866-426-7555**. A Triad volunteer will see that you get one for each person in the household. The File of Life means that if medical emergency should occur, all your information is available for emergency responders to begin providing help right away.

Triad's Facebook Page

Visit the Triad Facebook page to find out what the organization is doing. Find the page at:

<https://www.facebook.com/WaldocountyTriad>



Community Opportunities

Triad Auction

Date: Friday, September 11

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

Auction 6:00p.m.

Place: Tarratine Hall, Main St, Belfast

Maine Drug Take-Back Day

Date: Saturday, September 26

Time: 10:00a.m. to 2:00p.m.

Places: Belfast Police Station and
Searsport Police Station

Triad Bottle/Can Drive

Triad has been selected as the organization to receive donated returnable can and bottle funds at the Belfast Recycling Center. Donations can be made during the whole month of **November**.

Domestic Violence Awareness Month

October is Domestic Violence Awareness month. Look for purple in business windows displayed there to help us all think about those who are being abused verbally, physically, emotionally or sexually.

YMCA Active Older Adult Luncheons

To know how much to prepare, registration is required at least one week in advance of meal by calling: **338-4598**.

Dates: Wednesdays:

Sept. 30, Oct. 28, Nov. 18, Dec 16

Time: 11:30 a.m.

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

Cost: Free - donations accepted

While at the Y, buy Hannaford/Edwards grocery cards from the Triad volunteers in the lobby. These cards help to support the work of Triad.

Lifetime Fitness for Older Adults

Learn to improve flexibility, strength, balance, coordination, and heart/lung capacity. Drop in when it fits your schedule.

Dates: Monday, Wednesday, Friday

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

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

Cost: Drop-in Fee for Non-Members of the Y

Rides to Doctor Appointments

The Belfast City Police offer 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 without assistance. To schedule a ride, call: **338-2420**.

Community Case Management

Call Jo-Ann about a hospital program for people with heart failure or chronic obstructive pulmonary disease. **930-6733**

Family Caregiver Education & Support

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at
930-2500 ext. 4795.

Cancer Support Group

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at
930-2500 ext. 4795.

Stretch Around - Basic Physical Activity

(offered by hospital volunteers)

For details, call Jo-Ann at **930-6733**.



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

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

Lourene Rich

Lisa Archer

Amanda Munson



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 Phone Number: 1-866-426-7555

Triad Officers

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 Vice Chairman ----- Jan Dodge
 Secretary ----- Vyvyenne Ritchie
 Treasurer ----- Joyce Fenner

Newsletter Staff

Editor ----- Pat Pierson

Proofreader ----- Ruth Murphy

Collating and Mailing Team:

Adam Bruce	Eileen Kelley	Sheila Newton
Melissa Canning	Lori Kuwik	Vyvyenne Ritchie
Joyce Fenner	Ryan Moore	Ruth Woods
	Ruth Murphy	

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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 or to add or remove a name to this mailing list, call Waldo County Triad toll-free at 1-866-426-7555 or e-mail waldocountytriad@yahoo.com

Fall 2015

Change Service Requested

Waldo County Triad
 PO Box 125
 Belfast ME 04915



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