



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 14, Issue 4

Fall 2016

Triad Happenings

Triad Auction

Friday, September 9
Tarratine Hall, Belfast
Viewing at 5:00p.m.
Auction begins at 5:45
Food available

Come for an evening of fun and great deals. Donnataria Talarico and Matt Curtis will auction off a huge selection of goods and gift certificates generously donated by area businesses and citizens.

If you have something new or gently used that you would like to donate to the Triad auction, you can bring it on weekdays to the Waldo County Sheriff's office, just off Miller Street. If it is a large item, you can arrange to have it picked up by calling **338-6786**. (We cannot accept clothing or electronics.)

One hundred percent of the income from this event goes into conducting programs to help seniors to be safer.

Fall Drug Collection

Unwanted prescription and over-the-counter medications will be collected on Saturday, October 22 at the Belfast and Searsport Police stations between 10:00a.m. and 2:00p.m. On that day, you can also donate returnable cans and bottles at the Belfast location.

If you cannot get to one of those locations during those hours, Triad has placed secure drug deposit boxes in the lobbies of the Searsport Police station and the Sheriff's office.

Warm Clothing

For the last ten years, Triad has collected jackets, sweaters, hats, mittens, scarves, blankets and other warm weather gear to distribute to seniors in Waldo County who need help to keep warm through the winter months. Collection boxes will be set up in mid-October at the YMCA, the lobbies of the Belfast and Searsport Police and the Sheriff's office. Many other locations will be established around the county. The items will be distributed through the Neighbor-for-Neighbor program in November and through the food cupboards. Call toll-free to find the closest collection site if you wish to contribute cold weather items. The Triad phone number is **1-866-426-7555**.

Triad Safety Supplies to Unity

Triad received a grant to work with town officials and fire departments in two towns this year to provide safety supplies to residents who are 65 or older. Troy was completed last spring and the next community to be reached is Unity. Older residents of that community will be offered reflective house number signs, combination smoke/carbon monoxide detectors, Files of Life, this newsletter, 911 cell phones, the Friendly Caller Program and more. Triad volunteers and members of the Unity fire department will deliver supplies and install signs and alarms this fall. If you are an older resident of Unity, watch for your letter.

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!

Free Trial Offers

You are provided a chance to try something out for nothing. What have you got to lose? The Federal Trade Commission has issued a warning to consumers that some companies use the free trial offer to sign people up for more products and sometimes a lot more products and then they bill the person every month until he or she cancels. These offers may come online, on television, in magazines and newspapers. You need to read the fine print carefully to be sure what you are really signing up to receive. These offers may or may not be coming from legitimate companies.

Sometimes "free" offers actually enroll you in clubs or subscriptions. For example, a company might offer a package of free books, magazines or movies. If you sign up, you may be actually enrolling in a club that will send you more products and bills. Sometimes with online offers, there are pre-checked boxes when you are filling out a form to get the offer and you need to read those carefully as you may be getting into something you did not think you were bargaining for. These can still be legitimate companies.

Another technique is to offer a "free trial" with a small shipping and handling fee. You might think you are only paying a dollar or two but since you have given the business your credit card information, this can result in more products. Sometimes the small fee is good for the free offer only and then goes up with the future deliveries. This may still be a legitimate business. This method can be used as long as it is listed in the terms and conditions.

Some dishonest companies make it very hard to cancel. They may hide the terms and conditions in such small print that the information is not readable. They may put such strict conditions on returns and cancellations that it is nearly impossible to stop the deliveries and the bills from coming.

Before you sign up for free trials online or from ads in newspapers, magazines or on TV, do a few things first:

- Go online to the Better Business Bureau website and look up the business. Any complaints about the company will be listed.
- Before you sign up, carefully check out how to cancel.
- As you sign up, carefully watch for pre-checked boxes. That check in the box may be giving the company the authority to continue to send products.
- Read your credit and debit card statements to see that you are not being charged for something that you did not order.
- If you see charges that you do not agree with, contact the company directly to sort out the problem.
- If that does not work, contact your credit card company to reverse the charge because you did not actively order the additional merchandise.



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More Scams

Car Wrap Scam

Social media sites, job boards and email messages are carrying opportunities promising easy money. One such chance is to shrink-wrap an ad onto your car. The offer often says that you will be advertising Pepsi or other beverage company. The "company" says that they will send you a check and you will get a few hundred dollars for the advertising.

When the check arrives, it is not for a few hundred dollars but perhaps for \$2,000. A letter tells you to deposit the check, keep part of it as your share and then wire the rest on to another company who will come to shrink-wrap the ad onto your car.

Weeks after you deposited the check and wired money to the shrink-wrapper, you get a notice from the bank that the check that you deposited was fake. You are now out \$2,000 plus the bank fees and no one came to put an ad on your car.

No matter what story someone tells, a message urging you to deposit a check and send the rest of the money on is a scam every time. In this instance, if this was a legitimate company, they would have paid the shrink-wrapping company directly. How would they know that you would send the money on to another business? Just for bookkeeping purposes, the company doing the advertising would have to show that they had paid the shrink-wrapper.

Do not cash a check with extra money to send to another person. File a complaint with the Maine Office of the Attorney General (tel. 626-8800) or maine.gov/ag/consumer/complaint or contact the federal trade commission at ftc.gov/complaint.

Thank You!

Waldo County Triad wishes to thank the **University of Maine Cooperative Extension** for helping to keep the cost of printing this newsletter lower so we can help more seniors.

Scam Upon Scam

You lose money to a scammer in a prize scheme, or on a bogus product or in some other scam so you are eager to get that money back. Then you are contacted by someone who promises that he/she can get your money back for what will be called a small fee or donation that has to be made up front. Sometimes the second person does not contact you directly but you see an offer in a "help" column of a paper or in a blog post.

Some of these "helpers" say they are from a government agency to seem more trustworthy. Some may say that they were scam victims themselves and know how to get the money refunded. Whatever they say, this is just another scam. Once you fell for the first scam, your name went on a list and either got sold to another scamming group or went into another department of the same scammers. If you paid once, you might do it again if the story is convincing enough.

Avoid "recovery" scams by:

- Do not pay in advance on a promise.
- Do not give out personal information in response to an unexpected text, call or email.
- Do an online search yourself or have someone do it for you. Type in the name or contact information of the business offering a deal plus the word "complaint".
- File a complaint with the attorney general's office or the federal trade commission as shown at the bottom of the column to the left.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304

Even More Scams

Pokémon GO Scams

The Better Business warns that the sudden success of Pokémon GO has scammers busy developing ways to cash in on the popularity of the app. There is an email circulating now that fools the player into thinking that it is necessary to pay to play the game.

The email is addressed to Pokémon GO players. It reads "due to the overwhelming response to our new Pokémon Go app and the need for more powerful servers we can no longer afford to keep your account as free." The message states that the charge is now \$12.99 per month and your account will be frozen if you do not pay for the upgrade.

You are directed to click on a link, log in to the app store and purchase the "full version." Don't do that! It is not the official app. It is a site devoted to stealing users passwords.

There are other Pokémon Go scams out there, too. As long as the app remains popular, scammers will devise ways to fool players.

- Be wary of any unexpected emails from someone you do not know, especially those that contain links or attachments. Don't open files or attachments in these messages.
- Don't believe what you see. Just because an email looks real, does not mean that it is. It is easy to create a fake logo that looks real.

Help Wanted Scams

When criminals want to send and receive money, they don't want to get caught so they get someone else to do the dirty work. One method is to post a job ad for what looks like a real job for a payment-processing agent, finance support clerk, mystery shopper, money transfer agent or administrative assistant. They often find people by searching online job sites for resumes. If you seem to fit, you get an email saying that they have read your resume and want to hire you to:

- work for a company outside the U.S.
- work only online and
- get great pay for little work

If you respond, the scammer may interview you or send you an online application. He does that to collect your personal data and to make the job offer seem legitimate. At some point, the scammer will ask for your bank account number or ask you to open a new account and then send you instructions about transferring money.

If you fill out the application and give a bank account number, you can lose your money and your personal information. If you think you are involved in a money transfer scam,

- Stop transferring money,
- Close the bank account, and
- Notify the bank and the wire transfer service about the scam.

Holiday Thieving

The holiday season is coming and this is a big time for all manner of thieves. They do a number of things in person such as breaking into cars and homes to steal gifts, robbing to take wallets as they may have more cash than usual, and stealing credit cards. Do what you can to keep yourself and your belongings safe. If you put packages in your car, put them in the trunk or cover them to keep them out of sight if you are going to continue to shop. If you are going back into stores, move your car in the event someone was watching as you put the packages in the vehicle. Keep your vehicle and home locked, even lock the doors when you are inside the house.

Scammers will be busy also. They will be putting up fake websites to encourage you to buy something. Be certain that if you think you are buying from a merchant, that the website says "official site". If you are not familiar with a seller who shows a good price, check it out by Googling the business name and then "complaints." The merchandise maybe stolen or fake.

Protect Yourself from Elder Abuse and Exploitation at Home



This article is provided by
Meegan Burbank, Staff Attorney
Legal Services for the Elderly

We depend on our family members. Sometimes, the people we love and depend upon start to take advantage of us or hurt us, and stopping that behavior can be difficult. Thousands of people in Maine each year are abused and exploited by their loved ones, and seniors are easy targets. After all, as we age, we may become more dependent on those who depended on us when they were young. Financial exploitation of the elderly occurs when someone uses a senior's money or property to gain their own advantage. Exploitation may begin when an adult child or caregiver "borrows" a small amount of money or uses a senior's credit card for the adult child or caregiver's own personal benefit. But exploitation can quickly go from something many seniors choose to overlook to financial destruction that often results in a more rapid decline in physical and mental health and an increased risk for premature death.

Many older Mainers don't want to report that their children, grandchildren, or other caregivers have abused them. They often feel ashamed, conflicted about exposing a loved one's wrongdoing, and worried about who will take care of them if they depend upon or care deeply for someone who is hurting or exploiting them. But authorities estimate that in 2010, one out of every ten people ages 60 or older who lives at

home has been abused or neglected. Abused and exploited seniors are truly not alone. There is help and support available. The best time to ask for help is when you first notice unexplained charges on your credit cards, lower than expected bank account balances, or if you notice unpaid bills that you trusted your caregiver or child to pay for you. Asking for help early can stop a loved one before the consequences of their exploitation puts them in serious legal trouble, or puts you in physical and financial danger.

To prevent elder abuse:

- check in with friends and family members frequently,
- maintain constant access to information about your financial accounts and bills,
- involve many different individuals in caregiving and support roles,
- don't be ashamed to reach out to help yourself or a friend who is experiencing exploitation or abuse, and
- If someone is your agent through a power of attorney that you signed, do you feel confident that they are doing what you are asking them to do, or are they using their power as your agent to control you or your money? If they are, they shouldn't be!

If you have questions about your rights, call Legal Services for the Elderly and ask for assistance. Legal Services for the Elderly (LSE) provides free confidential legal services to people ages 60 and older. LSE offers a broad spectrum of legal services through a statewide helpline designed for prompt and effective response to legal issues raised by seniors. In addition, for seniors who can't afford but who have need of extended legal representation in elder abuse, financial exploitation, eviction, foreclosure actions and public benefit appeals, LSE has dedicated staff attorneys who provide free representation in all areas of Maine. LSE can be reached toll free at 1-800-750-5353.

**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)





Things to Know about Triad

Reflective House Number Signs

Triad offers green reflective house number signs to attach to a rural mailbox or a metal post. Numbers can be arranged to run across the sign or up and down as you prefer. The cost \$15.

Order by calling Triad at **1-866-426-7555**. Give the numbers you need and whether you want them to run horizontally or vertically. The sign will be delivered and installed for you. Make a check payable to Waldo County Triad and mail to P.O. Box 125, Belfast, ME 04915.

You can also mail the information required to get the type of sign you prefer.

File of Life

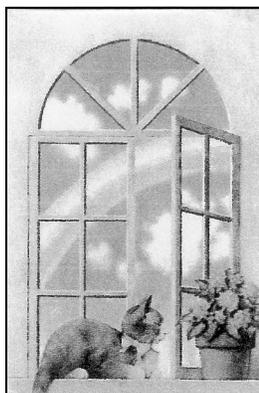
If you would like to have a medical information packet to keep on your refrigerator door in the event of a medical emergency, call Triad and ask for a File of Life. You will also receive a small version to keep in a wallet. All area emergency responders are familiar with them and look for them upon arrival. To receive a File of Life, call **1-866-426-7555**.

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!



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Senior Recognition Day

The board of directors for Triad wishes to thank the following for helping to make the day fun and informative for 175 Waldo County seniors:

- Tarratine Tribe #13
- Hannaford, Belfast
- Sam's Club, Augusta
- Tozier's Market, Searsport
- Bank of America Volunteers
- Belfast Police
- Sheriff's Deputies
- Re-Entry Center Volunteers
- Donna Hopkins
- Steve Hopkins
- Debbie Mitchell
- Carol Shumway
- Waldo CAP
- Rite Aid Wellness
- AARP Smart Driver
- Belfast Public Health Nursing
- Div. for the Blind & Visually Impaired
- New Hope for Women
- Friendly Caller Program

Triad's Scam Jam

Approximately 100 people attended the Scam Jam, a program to help people to learn about the newest scams. We want to express great appreciation to all those who helped to make the event possible. They include:

- AARP - Maine
- Bangor Savings Bank
- Bangor Savings Bank Financial Crimes Dept.
- Bank of America
- Belfast City Police
- Belfast Lions Club
- Bureau of Consumer Credit Protection
- Healthy Waldo County
- Key Bank
- Legal Services for the Elderly
- Maine Council for Elder Abuse Prevention
- Maine State Police Computer Crimes Unit
- Office of the Attorney General
- Waldo County Sheriff's Department



Community Opportunities

Triad Auction

Friday, September 9
Tarratine Hall
Main St., Belfast

Viewing at 5:00
Auction begins at 5:45

Food available for purchase.

AARP Safe Driver Course

Learn defensive driving techniques, review new traffic laws and rules of the road and much more in a 4-hour class. Discover how to adjust your driving for age-related changes in vision, hearing and reaction time. Maine drivers who are 55 or older and complete the course may be eligible for an insurance discount for three years.

Belfast Dates: Mon. Sept. 12 or Sat, Nov. 12

Camden Date: Fri., Oct. 14

Time: 10:00a.m. - 3:00p.m.

Lunch: Bring a brown bag lunch

Cost: \$20 or \$15 for AARP members

For locations, to register, or for more information, call Paul Sheridan at 338-0350

YMCA Active Older Adult Luncheons

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

Dates: Wednesdays: Sep. 28, Oct. 26, Nov. 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. *They make great gifts.* A percentage of the price goes to help support Triad programs.

Thank You!

Waldo County Triad wishes to thank the **Tarratine Tribe** for helping to keep the cost of our programs lower so we can help more seniors.

Fall Handcrafters' Day

The Waldo County Extension Homemakers' Council will present six different workshops on a variety of topics including a variety of quilting techniques and painting with paper. If you do not receive a brochure and would like to learn more about the offerings, contact the office of the University of Maine Cooperative Extension at 1-800-287-1426. Those already on the list, will receive information in late August.

Date: Saturday, October 1

Time: 9:00a.m. to 2:30p.m.

Place: Waldo Community Building

Cost: \$10 donation to scholarship fund

Registration: Required

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.



Newsletter Offer

If you would like to receive this newsletter by email rather than in the mail, we can do that. Just send your name and email address to our newsletter address at:

waldocountytriad@yahoo.com

You will be notified when the next edition is ready and you will get the link to the site. Back issues are available there, too.

Grove Cemetery Chapel

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

Call Steve Boguen at 338-2264



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 ----- Vyvienne Ritchie
 Treasurer ----- Joyce Fenner

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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 2016

Change Service Requested

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