



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 17, Issue 2

Spring 2019

Triad Happenings

Drug Take-Back Day

The next Drug Take-Back Day will be held on **Saturday, April 27** at the **sheriff's office** located at 6 Public Safety Way in Belfast. If you have medications that are outdated or that you no longer use, bring them to the event between **10:00 a.m. and 2:00 p.m.** They will be disposed of properly to prevent any accidental use, water contamination, or theft.

Triad also accepts returnable bottles/cans at Drug Take-Back Days to help support its programs to improve the safety of Waldo County residents age 50 and older. If you would like to bring returnables to this event, we will have a container to collect them.

If you cannot come to the Drug Take-Back Day but have medications that need disposal, you can put them into Triad's secure drug collection boxes at the sheriff's office in Belfast or at the Searsport public safety building during office hours. To donate returnable cans or bottles to Triad on other days, there is a container to receive them in the lobby of the sheriff's office next to the drug collection box.



Senior Appreciation Day

This event will include exhibits, Bingo with prizes and a free lunch with hamburgers/ hot dogs plus dessert and beverages. Join Triad:

Thursday, June 6
10:00 a.m. to 2:00 p.m.
Tarratine Hall, Belfast



Dining for a Cause at Anglers

Anglers Restaurant in Searsport will host a **Dining for a Cause** event for Triad on:

Tuesday, April 9
4:00-8:00 p.m.

Triad will receive a percentage of the proceeds from each meal served that evening. The menu and the cost to the guests will be the same as usual. You can enjoy a meal out and help Triad at the same time. We hope you can join us on this date.

Triad Auction

As you do your spring cleaning and come upon useful items that you no longer need, consider donating them to the Triad auction. The auction is one way Triad obtains funds to provide its safety programs for Waldo County seniors.

Smaller items can be left at the sheriff's office on Public Safety Way in Belfast on weekdays between 8:00 a.m. and 4:00 p.m. If you have a larger item that needs to be collected, contact the sheriff's office at **338-6786** to make arrangements for someone to pick it up.

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.

Scams From Our Readers

Advertising Scam

A reader received an email stating that Metropolitan Model Management had seen her photo on Facebook and the company was interested in using it for the new Coco Cola billboard advertising at Los Angeles International Airport (LAX). The company wanted to use her picture for 12 months. In exchange, she would be paid \$600,999.00. She was directed to email a copy of her photo to Metropolitan Model Management. Also, she was told that she could get more information about the ad program and the payment arrangement by contacting the company agent.

If she had replied, undoubtedly she would have been asked to provide her name, mailing address, phone number so they could contact her. In order to pay her, they would also say that they need her Social Security number so they could provide the proper records to IRS. They might even want the number of a bank account where they could deposit the \$600,999.

If she had given a bank account number, whatever money was in the account would soon be gone. They could also use her other data to get loans in her name and much more. Some people respond to these offers because they see the deal as a way to get some easy money. Scam artists continue to use these methods because the techniques work for them.

Social Security Scam

A reader reported receiving a phone call telling him that his Social Security number had been **suspended** because it had been connected to fraud or other criminal activity. Social Security numbers do not get suspended for any reason. The number is attached to one individual from birth and never given to another.

A caller will try to make you think that you need to give your name and Social Security number in order to be sure the call is being made to the correct person. Once you give that information, the caller has all he needs to carry out his dirty deeds in your name.

ATM Card Scam

Another reader submitted an email. It stated that it was from a diplomat who had just arrived at the airport in the last 30 minutes (did not say which airport). He was carrying an ATM card for \$9.8 million in the reader's name (did not give her name either). The reader had to provide her full name, home address, phone number, work number, Social Security number, and the name of the nearest airport. Once the "diplomat" had all this information, he said he would proceed immediately to her home with the card. The woman was directed to have documentation ready when the man arrived in order to confirm that he had the right person. She was given an email address and a number to call or text.

This message never stated why the woman is receiving nearly \$10 million or from which country the diplomat had arrived. A possible reason for saying the person is a diplomat is that diplomats are not limited in the amount of money they can carry from one country to another like all other airline passengers are. Regardless, if she had replied the scammer would have had a lot of information to use for his own purposes.

DOT Scam

A Waldo County resident received a letter that appeared to have come from the U.S. Department of Transportation. One thing that this agency does is to issue numbers for each truck that is involved in transporting goods from one state to another. The letter says that a filing update is due every two years and the man is past due in filing this update with DOT. His DOT number will be deactivated and he is to be fined as much as \$1,000 per day up to but not to exceed \$10,000. There is a phone number and email address to contact.

Undoubtedly if the man had called, he would have been offered an opportunity to get out of this jam for less if he sent money immediately. It is most likely that payment would need to be sent using a reloadable debit card as those funds are not traceable.

More Scams

Annual Report Scam

Most states require businesses and organizations to file an annual report.. This is a form that verifies the business name and address plus the names, addresses and titles of officers of the organization. There is a fee attached in order to continue doing business in the state for another year. In many states, including Maine, businesses and organizations are receiving a notice in the mail stating that the fee is due. The paper on which the document is written has the state seal and looks official. The amount required is not always the same. A reader reported that her organization was charged \$110. Most notices say that they are from Workplace Compliance Services. This is a scam. In Maine, the actual fee for non-profit organizations is \$35 and the fee for businesses is \$85. Beware!

Fake Debt Collection Scams

Scammers are calling people claiming to be lawyers or affiliated with a law firm. The caller says you owe a debt to a business and that they will take legal action if you do not pay. They intimidate, lie, harass, and threaten in order to get the person to send money. Americans have paid millions to these fake debt collectors. The Federal Trade Commission has just stopped sixteen of these outfits and are bringing them to court. Know that by law, a debt collector who phones you for a real debt must send you a notice in writing within five days of contacting you. If they do not, that is a red flag.

Tax Identity Theft Scam

During income tax season, many thousands of people will learn that someone has already filed for a tax refund using their name and Social Security number. When the correct person files, that individual will receive a letter from the IRS stating that a tax return has already been filed using the same credentials. The IRS is aware of this issue. They will provide information in the letter as to how to proceed if you are the person who should be filing and not an imposter. The only thing you can do is to apply as early as you have all the documents you need to file.

Cyber Security Scam

A reader reported that she enrolled in a cyber security program after her computer had been hacked. Soon she got a phone call from someone claiming to be a representative of the cyber security company. He said that her credit card had been overcharged and that he needed to refund the money to her. He said the company did not retain the card number and needed her to give it again. She did that. He called again saying that they had inadvertently refunded her card three times and she owed them money. She asked him to remove the amount from her card. He said he could not do that. He needed to take it out of her bank account or she could send it through gift cards from Walmart or through a money wire from Western Union. He told her that if she chose to use one of these methods that she should send it in \$100 amounts rather than the whole amount in a single payment. She said she did not want to do that. He continued to call trying to get her to send money. In the meantime, she called her credit card company. There had been attempts to make purchases with her card but these had been interrupted by the card company because the charges did not follow her usual buying pattern. She had the credit card number cancelled and a new one issued.

The reason for requesting the money in smaller amounts is that employees of many businesses are trained to ask customers why they are wiring money or buying cards if the amount is over \$100. Some buyers are annoyed by the question but it has saved many people from getting involved in scams.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304

Even More Scams

Work-from-Home Scam

The Federal Trade Commission just had two men arrested for running bogus work-at-home scams under five different business names. In this scam, consumers were told that they could earn \$58,000 a year by working **five hours a week** at home. The men were charging customers \$97 up front to join a program that would allow them to get into the business of posting advertising links onto websites. These emails were sent out nationwide. The email contained a link that when clicked sent consumers to a “sales” website where they could pay to enroll in the program. The website contained testimonials from satisfied participants including one story about a single mother who had lost her job and became a millionaire through this program. Once a person joined the program, they were bombarded by expensive offers for individual consultation on ways to make lots of money in the program. In reality, the participants received no ads to post, the testimonials were fake, and there was no business coaching. This group is believed to have taken millions of dollars from the American public.

The Federal Trade Commission has stopped these people and in February the operators were ordered to pay about \$11 million back to the people who had sent money to them. Of course, these men are claiming that they are unable to pay so those who lost money in the scheme may never get any refunds.

Work at home jobs are often appealing to those who are unemployed or retired. Be wary of any that ask you to pay up front for training, certification, or materials. Also know that offers that promise that you will make a lot of money easily and quickly are very likely to be scams.

Thank You!

Waldo County Triad wishes to thank **Tarratine Tribe #13** for helping to keep the cost of our programs lower so we can help more seniors.

Supplement Scams

There are ads everywhere for dietary supplements or natural remedies that are supposed to treat serious diseases. These are not prescription medications. These are products that you can buy over the counter or by mail order. They often claim to have been tested and found to be highly effective. This sounds as if they have been through rigorous testing by the Food and Drug Administration. They are not required to be tested by the FDA as they do not qualify as either a food or a drug. Some of these products are harmless. Others can be dangerous even if they are “natural products”. Phony miracle products can cause interaction with medications. Sometimes use of these products delays or prevents a person from seeking medical treatment for the condition as they expect the product to work as stated. Some of these products can cause serious damage. Before you try a dietary supplement or a natural remedy, talk to your doctor or pharmacist.

Credit Repair and Debt Relief Scams

In this con, scammers promise to repair your credit or eliminate your debt for a fee. They entice people with guarantees such as a good credit score or debt forgiveness. They may promise to repair your credit record by removing information such as late payments or bankruptcy. They may offer to negotiate with a lender or credit card company to completely eliminate your debt. Don't believe what they promise. They will tell you that they can fix your financial situation even before they have reviewed your information. Once you pay, the scammer disappears.

Not all businesses offering to help repair credit or reduce debt are scams. Here are a couple of signs that the offer is a con:

- **You must pay in advance.** Laws allow credit repair and debt relief companies to collect money **only** after they have performed the services they agreed to provide.
- They **promise to remove negative information** from your credit record. Only you can do this if you can show that it is wrong.



Things to Know

Waldo County Window Dressers

Volunteers for Waldo County Window Dressers will be making low-cost interior storm window inserts again this fall. Adding window inserts to your home or apartment, even a few at a time, can save on heating costs, reduce drafts and help reduce carbon emissions.

Right away, people who have gotten inserts notice that the drafts are gone. They report things like they do not have to use a blanket in the winter when sitting in a chair. Others say it is like having new windows.

The price of a window insert is based on the size of the window it is made to fit and whether the frame is to be unfinished pine or painted white. Anyone unable to pay the full price of an insert, can have up to 10 inserts free of charge or for a donation of their choosing. The cost of the inserts is kept low because all of the labor is done by volunteers - that is, customers and others from the public. In 2018 44% of customers statewide were 65 or older and 23% did not pay full price.

If you would like to order inserts for the next heating season and you use a computer, you can go to www.windowdressers.org and click on "order and participate" to sign up. If you want to phone to sign up or to get more information, just contact one of the coordinators and they will help you. Volunteers will begin coming to each home to measure beginning in the next few weeks.

Below are the coordinators:

Belfast: Corliss Davis

930-3562

cdavis5468@roadrunner.com



Islesboro: Toby Martin

734-8140

mtm.tpsmail@yahoo.com

Searsport: Ray & Dianne Smith

322-4443

dcrsmith@hotmail.com

There are also opportunities to volunteer to help build the window inserts. These dates will be printed in the fall issue of this newsletter.

The Market of Unity

There are many people in Waldo County and surrounding communities who produce fine quality goods. It is often difficult for them to find outlets for these items in rural areas.

The Market of Unity is an outdoor marketplace operated by the town of Unity and local business persons. It is an opportunity for people of the region to sell items that they produce. Believe it or not, the space is free of charge.

The market is open every Saturday beginning on the first weekend in July and running into the fall. The operators invite anyone who makes, bakes or grows products to sell at the market. Vendors can come to one market or come often. Last year, there were about 20 vendors at each market with a wide range of items - jewelry, meat, toys, mittens, jams, baked goods, vegetables, pottery and much more.

The market is held in the parking lot of the Unity town office. It is open to the public from 9 a.m. to 2:00 p.m. Vendor set-up begins at 7:00 a.m.

For more information including how to participate, visit their Facebook page or call the Market of Unity at **948-6521**.

If you want to visit to find some great buys, we will run reminders of the market in the summer and fall issues of this newsletter.

Freezing Your Credit Record

We try to give the best information we can find. In the last issue, there were phone numbers to use with the various credit bureaus to freeze your credit record. We have found some better numbers to use:

Equifax: 1-800-349-9960

www.freeze.equifax.com

Experian: 1-800-397-3742

www.experian.com/freeze/center.html

Trans Union: 1-888-909-8872

www.transunion.com/freeze



Things to Know about Triad

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 or email 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 the File and look for them upon arrival. This packet can save the responders considerable time as all the information they need to start helping you is in that packet. To receive a File of Life,

call: **1-866-426-7555**

or

email: **triad@waldocountyme.gov**

Email Newsletter Offer

If you would like to receive this newsletter by email rather than by mail, just send your name and email address to our newsletter address at:

triad@waldocountyme.gov

You will be notified when the next edition is ready. Back issues from the past several years are available at:

<http://www.waldocountyme.gov/wso/user/triadnewsletters.html>

We are happy to provide the newsletter without charge via email to anyone regardless of where a person lives.

To receive a copy by mail, Triad raises funds to provide the letter free of charge to Waldo County residents. To send a printed copy through the mail to an address outside the county, we ask for a donation of \$5 annually to help cover our costs of printing and postage.

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!

Triad's Facebook Page

Follow Triad on Facebook to find out what the organization is doing.

Reflective House Number Signs

Triad offers green, double-sided, reflective house number signs. These can be attached to a rural mailbox or a metal post. Order yours by phone or mail. Give the numbers you need and whether you want the sign to read horizontally or vertically. The sign will be delivered and installed for you.

The cost is: \$10 without a post
\$15 with a post

To order yours:

call: 1-866-426-7555

or

mail to: Waldo County Triad
P.O. Box 125
Belfast, ME 04915

or

email: triad@waldocountyme.gov

Make the check payable to Waldo County Triad.

Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Most of our services are free so that everyone can take part in them. Some readers like to donate to Waldo County Triad to help support a particular effort. Below are the costs of three Triad services.

- Newsletter - \$5 per year
- File of Life - \$1 each
- Carbon monoxide/smoke detectors - \$30

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

To make a donation to help continue these efforts, make a check payable to: **Waldo County Triad** and send to:

Waldo County Triad
P.O. Box 125
Belfast, ME 04915



Community Opportunities

Dining for a Cause

Triad will receive a percentage of the profits from the meals this evening.

Date: Tuesday, April 9

Location: Anglers Restaurant in Searsport

Time: 4:00 p.m. to 8:00 p.m.

Drug Take-Back

Bring unwanted medications for proper disposal

Date: Saturday, April 27

Location: Sheriff's Office, Belfast

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

Triad's Senior Appreciation Day

Free lunch, Bingo with prizes, and exhibits for people 50 and older

Date: Thursday, June 6

Location: Tarratine Hall

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

Medical Equipment for Loan

If you would like to borrow medical equipment, there are places that loan items such as:

- Canes
- Wheelchairs
- Shower Seats or
- Crutches

You can check with the following ambulance services:

Belfast Ambulance ---- 338-3362

Liberty Ambulance ----- 589-3024

Searsport Ambulance - 548-2302

Unity Ambulance ----- 948-2526

Preparing This Mailing

This mailing is put together four times each year. It takes about 3 hours for a lot of volunteers to assemble pages, fold, seal and add the labels to about 2,000 newsletters.

If you would like more information or think that you might be able to help,

call: **1-866-426-7555**

or

email: **triad@waldocountyme.gov**

The Market of Unity

Sell the items you make, bake or grow at the Market of Unity from July into fall. You do not have to live in Unity to participate. Space is free. You can sell once or often. For more information and how to participate, visit their Facebook page or call the Market of Unity at:

948-6521.

Aging Well In Waldo County

This organization is dedicated to improving issues related to **transportation, housing and social isolation** in Waldo County.

The group has openings for 5 more board members with interests in these topics as well as in fundraising and grant writing. The Aging Well board of directors meets on the third Monday from 3-5 p.m. at a location in Belfast. For more information, contact the group at

infoawwc@gmail.com

Tai Chi Classes

The slow motion movements of Tai Chi focuses the mind, improves balance, increases flexibility and strengthens the body. Learn the ancient practice by joining Dave Hurley in the Wellness Room at the Waldo County YMCA on Route 52 in Belfast.

Date: Saturdays

Time: 11:15 a.m. to 12:15 p.m.

Fee: \$10 per session for non-members

Registration: call **338-4598**

YMCA Active Older Adult Luncheons

Registration is required at least one week in advance of a meal by calling: **338-4598.**

Last Wednesday of the month at 11:30 a.m. at the YMCA, Free - donations accepted.

While at the Y, you can buy Hannaford gift cards from the Triad volunteers in the lobby. The buyer gets the full face value of the card and Hannaford gives Triad a percentage of the sales to help support Triad programs.



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
email: triad@waldocountyme.gov

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Spring 2019

Waldo County Triad programs are open to all regardless of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

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 triad@waldocountyme.gov

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