



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

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Winter 2021

See How they Are Scamming Us Now!

Fake Calls from Apple or Amazon

Scammers are ripping people off by impersonating employees of either Apple or Amazon. The fake message from Amazon may say there is something wrong with your account, your package is lost or your order cannot be filled. The fake message from Apple may say your iCloud account has been breached.

In each of these instances, the recording will state that you can press 1 to speak with someone or the messages gives a phone number to call. **Don't do either.** They are trying to steal your personal information such as your password or your credit card number.

If you get an unexpected call or message about a problem with one of your accounts, hang up.

- **Do not** press 1 to speak to customer support.
- **Do not** call a phone number given to you in the call.
- **Do not** give your password or card number.

Any time you think there might be a problem with any of your accounts, contact the company using a phone number you know is real.

Overpaid Utility Bill Scam

People report getting a recorded message saying that they were overcharged for a phone or power bill that they paid. To make up for the company's mistake, they will send a cash refund and give a discount on future bills. All you have to do to get these refunds and discounts is to press a number on the phone.

This is just another utility scam. If you overpaid a utility bill, the company would give a credit against the bill for next month rather than sending you a cash refund.

If you get a call like this, **hang up.** Responding to a request to press a number for service will just get you more calls from other scammers. When a scammer gets a person who responds to them, they frequently sell the phone number to other scammers.

Covid-19 Vaccination Scams

Now that Covid-19 vaccinations are being rolled out, the Federal Trade Commission warns that scammers will be close behind. Each state will determine its own distribution plan.

While we wait for details, there are some things to keep in mind to avoid vaccine-related scams.

- You should not have to pay to get a vaccine.
- You cannot put your name on a list to get vaccinated sooner than the state plan.
- Neither the vaccination distribution site nor an insurance company will call to ask for your Social Security number or credit card or banking information in order to sign you up for a vaccination.
- Beware of anyone offering other products to prevent or cure the virus.

If you get any type of contact from someone claiming to be able to get you early access to a vaccine, **STOP.** This is a scam.

See more scams inside.



Scams From Our Readers

State Annual Report Scam

In order to operate in Maine as an organization or business, the State requires that a form be filed that is referred to as an annual report. It is a very simple form to fill out and once it is done, the only thing to do in future years is to update any changes in the business name, address or ownership. Beyond that there is a fee of \$35 for an organization and \$85 for a business. Most people do this online and will get a reminder from the office of the Secretary of State that it is time to renew if you intend to do work in Maine.

A reader who runs a small business provided Triad with a form he received in the mail saying it is the annual report form for 2021. The form has his name, address, date when the business was first organized and the Maine charter number assigned to his business. Since he has always paid online, he was surprised to get a paper copy and an envelope to be returned to an Augusta address. Upon closer examination, he noticed that the fee was not \$85 but \$185 or \$100 more than he has always paid. Then he noted that there is no Maine seal on the form as would be expected. The zip code on the original envelope is for Anaheim, California. Although at first glance this form looks very legitimate, there are some clues that it is not.

Upon entering "annual report scam" into a computer search box, we find that this scam is happening nationwide. Attorneys in some states have said that it is not illegal as those doing this are submitting the required fee to the state for the annual report. It is **misleading** but not really illegal. Nowhere on the form provided does it tell you that they are charging a fee to file for you. In announcements from other states, the extra fee added to the state fee varies from \$50 to \$200.

The form received by the Triad reader only requires that he check a box confirming that there are no changes and make a payment of \$85 payable to the Secretary of State. That service is certainly not worth the \$100 fee being charged to have it done for him.

Extra Funds in Check Scam

A reader advertised an item for \$450 in Uncle Henry's magazine. Someone expressed interest saying a check would be sent. When the check came, it was about \$3,000 more than the asking price. The sender said it was his error and to please cash the check and keep some of the money for the inconvenience of it and return the rest. The reader took it to the bank and the teller told them it was a scam. If this check had been cashed, the reader would have been out the whole amount of money returned to the buyer.

Banks are doing a fine job on training their employees to recognize situations where a financial arrangement is not right. This scam is just one of many that banks are pointing out to customers as a swindle.

When someone sends extra money and says the check was made out wrong so return part of it is a scam being used in all kinds of ways. It first appeared in romance scams where the person who met you online said he/she needed money and would repay a loan soon. When the repayment was made, the check would be considerably larger than the original amount of the loan and the recipient would be told to send part of it back. The check from the new love would not be valid. Now the lender lost the original amount plus the excess money returned and the new romance was gone, too. A few years ago, some Maine hay dealers got paid with checks in excess of the amount owed. This scam is used in a variety of situations.

If you ever receive a check for more money than you are supposed to receive and the sender asks for part of it back, know the check is bad and you are sending your money to a scammer.

Thank You!

Triad wishes to thank the City of Belfast for allowing us to use their Public Works location for the drug take-back and recycling event.



More Scams

High-Interest Banking Scam

A mobile banking app was available from Beam Financial Inc. offering high-interest accounts. Customers were told they could have access to accounts at any time and could make an unlimited number of free transfers into and out of the account. Funds requested to be withdrawn would arrive in 3 to 5 business days.

Numerous people complained to the Federal Trade Commission (FTC) saying that they did not get the high interest promised and could not get their money back. When Beam was formally contacted by FTC, Beam representatives refused to respond.

Before you download a banking app, be sure you check their track record and certainly check carefully before you deposit any money. You can check with the Better Business Bureau. Also, you can Google the name of the app and add the word complaints after the name. That can show any issues others have with the business.

Scams on Social Media

Scammers are hiding out on social media using ads to market their schemes. In the first six months of 2020, Americans reported losing \$117 million to scams that began on social media. The most money was spent on products that were never delivered, to help a new romance who was really a scammer, and to get financial relief due to the pandemic.

Scammers can hide behind phony profiles on social media. They can take over an account or join a virtual community you trust to attempt to encourage you to trust them. You can do some things to make it harder to target you:

- Check your social media privacy settings and limit what you share publicly.
- Before you buy, check out the company.
- If someone rushes you to start a friendship, slow down.
- If you get a message that appears to be from a friend about a grant or financial relief, call them to find out if they really sent that message.

Fake Websites for Cleaning Supplies

Scammers have seen a great opportunity in the shortage of sanitizing supplies to help combat Covid-19. Scammers created false websites to supposedly sell Clorox, Lysol and other well-known cleaning products. The scammers used the same images and logos as the known brands to make people think they had reached the official company websites. The websites stated that if you spent at least \$50, shipping would be free. This helped to entice people to buy more.

None of the websites had any affiliation with the real companies. Many people ordered from the sites and received nothing. The scammers got their credit/debit card numbers to use.

If you are ordering online from a company that you have not ordered from in the past, protect yourself. Pay with a credit card. Under protections by federal law, you can notify the card company about an item you did not receive and you will not have to pay for it.

Credit Card Interest-Lowering Scams

This scam usually begins with an automated phone call. A message will state that the call is coming from a company with a name like “card services”, “card holder services” or “credit card services.” You will be told that you can lower your interest rate. The caller then requests your credit card number, Social Security number or other personal information. **Never** give out your credit card, personal or banking information based on an automated phone call. If you do, you're opening yourself up to become a victim of identity theft.

If you want to try to get a lower interest rate on a credit card, call the company using the number on the back of the card. Sometimes the credit card company might also send you a mailing offering new rate opportunities. The real company will not call you with an automated message. Scammers do this. They can send out thousands of calls per day looking for that person who will respond.



Things To Know

Shredding and Drug Collection Event

On a very rainy and windy day in October, Triad held an event to provide an opportunity to shred unwanted personal documents and dispose of unwanted medications. Despite the weather, many people attended.

Triad had intended to offer the drug collection in April as well but that had to be cancelled. In the meantime, people brought lots of medications into one of the two secure drug drop-off boxes. The total collection from Waldo County in pills was 634 pounds. That is a lot of pills!

Meals on Wheels

Homebound adults 60+ years of age, and disabled adults under age 60, who are unable to shop, prepare or cook meals for themselves are likely to qualify for Meals on Wheels. If you would like to know more about this service, call

930-8090.

Home Delivery of Groceries

In this time when older people are more vulnerable than others when they go out into public, Tozier's Family Market in Searsport is offering curbside pickup and home delivery of groceries. Home delivery is offered on Tuesdays and Thursdays to residents of Belfast, Swanville, Searsport, Stockton Springs, Sandy Point, Prospect, Frankfort and the Belfast side of Northport. The delivery order minimum is \$25. The order can be placed by phone or email. Payment can be made over the phone by check, credit card, EBT card or by cash upon delivery. The delivery phone number is: **322-9060**. You can choose the email option to order at toziers@icloud.com.

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 quicker return.

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!

Reporting Fraud Helps Everyone

If you have an experience with a scam, it is important to report it. Sharing your story about fraud can help others be on the lookout for the scam so they can protect themselves and their friends and family. Also, they can spread the word throughout their communities. Your report may even help law enforcement agencies find the culprits and stop the scam altogether.

Here are some ways to report your experience with a scam:

1. Contact the local law enforcement agency that covers your community.

Belfast Police Department - 338-5255

Searsport Police Department - 548-2304

Waldo County Sheriff's Office - 338-6786

2. Contact the Office of the Maine Attorney General. You can call or find a complaint form on the website to report a scam.

Call **1-800-436-2131** (weekdays 9 - noon)

or

maine.gov/ag/consumer/index.shtml

3. Contact the Federal Trade Commission to find a form to use to report fraud.

ReportFraud.ftc.gov

4. U.S. Senate Special Committee on Aging has a toll-free Fraud hotline. They keep a running list of the types of scams going on state-by-state as well as nationally. They spread the word about scams and work to develop strategies to keep older persons better protected from scams.

Call **1-855-303-9470**

5. Contact Triad. If you would like to share your story through the Triad newsletter to let others know about current scams or if you would like Triad to report to one of the agencies above, that can be done for you.

Call **1-866-426-7555**

or

Email **triad@waldocountyme.gov**



Isolation and Seniors in this Pandemic

For many of us, the passage of 2020 has been less than easy. Loss of jobs, diminished income, children not in school, limited access to the items we usually buy - all this has had an impact. And for those of us who are seniors, the impact of social isolation, social distancing, the postponement of many activities we have enjoyed and counted on has contributed to a kind of loneliness and emptiness that has often been difficult. We miss our churches, our singing together, our going out for a hamburger. We miss being with our family and being with our friends. And many have lost friends and loved ones at this time.

Here are a few ideas on things that might help:

- Keep up a daily routine. Get up and go to bed at the same time each day. Get dressed and prepare meals just as if times were usual.
- Every day can seem the same without any appointments or events to use as markers and it becomes difficult to be sure what day it is. It may help to use a calendar and mark off the day each evening.
- Focus on the things that isolation provides rather than the things you have lost. Take advantage of the extra time to work on the things you have been meaning to get done or to work on things you have put off.
- Make time to exercise every day. Do what your body allows you to do. That might even mean chair exercises if that is what you can do. Exercise helps stimulate blood flow and that makes us feel better.
- Weather permitting, spend a little time outside during daylight hours. Fresh air and daylight are great ways to help rejuvenate yourself.
- Stay in touch with friends and family. Maybe that is a periodic phone call, sending a card or writing a letter. Letters are an especially good way to express yourself. If you and your friend each have computers, you can even see the person. It won't be the same as being in the room with them but it does give an opportunity to see them.

- If you live alone, you might find the Friendly Caller program to be helpful. You call in each morning seven days a week and someone is there to talk to you for a few minutes and knows you are okay. If you do not call in, someone will call you to see if you are okay. If there is no answer, an officer will come to check on you. This program can provide a greater sense of security as well as the opportunity for a conversation. To learn more or to sign up, call **338-2040**.
- Find ways to relax. If you have a hobby, this is a good time to make use of your interests.
- Find a way to connect with the community. Although there are not many events available, you might use this time to use your skills for a charitable cause. Organizations that depend on income from donations and their fundraising activities to carry out their work have had little or no income this year. Some may be holding on-line auctions or collecting items ahead for days when they can hold yard and craft sale events again. Maybe you can knit or sew something or build a birdhouse that could be donated.
- Do something to stimulate your mind. That might be looking at photo albums, reading a book, listening to music, or learning something new. If you have a computer, there are online classes (some are free) and there are demonstrations on how to do just about anything and nearly all of those are free. Just pick a topic.
- Practice self-care by not listening to too much news as the coronavirus updates can be stressful. Plan to listen to the news when you want to hear it but take some mental breaks from it.

On a lighter note: You are out in public wearing your mask and are approached by a masked person who calls you by name. You cannot tell who it is or really understand what they are saying through the mask and from the proper social distance. Don't let it embarrass you. We are all doing it.



Things to Know

Triad is Still Open for Business

While Triad has had to discontinue its group activities, there are still many aspects that remain available to the older people of Waldo County. Here is what we continue to offer:

Friendly Caller Program - Older people who live alone are invited to sign up to call in to the Waldo County Communications Center on a daily basis to let someone know they are okay and to have a conversation. If the person does not call, the Communications Center will call them. If the senior does not answer, a patrol deputy is sent to the home to check on them.

This program is credited with saving the lives of several people who had fallen and could not get to the phone. In these days of social isolation, this program may be more important than ever as it also offers an opportunity for a few minutes of conversation as well as a sense of security. To sign up, call **338-2040**.

Newsletter - We will continue to provide this newsletter to help keep people aware of some of the many scams out there designed to trick the public into sending money or giving out their personal information for a fraudulent purpose. The newsletter is free to Waldo County residents 50 and over.

File of Life - This is a small free packet for your medical history. This information is useful to first responders as they need to know about medications and medical conditions before they begin treatment. You will get a larger one to leave on the refrigerator door and a smaller one to carry in a wallet. All first responders in the county know to look for them.

Reflective House Number Signs - In the spring when the ground thaws, Triad will resume making reflective house number signs. The sign can be set on a post to put near the edge of the road or made without a post to attach to a rural mailbox. A sign is \$10 without a post and \$15 with a post. Someone will deliver and install your sign if that is helpful. You can order a sign on a post at any time but remember it cannot be installed until the post can be set properly.

Collection of Unwanted Drugs - Triad has two secure drug collection boxes where people can leave medications that are expired or no longer needed - one in the lobby of the Searsport Public Safety building and another in the lobby of the Waldo County Sheriff's office. These boxes can be accessed during business hours. Every year, Triad collects hundreds of pounds of pills in these boxes. By getting unwanted medications out of the house, these drugs don't get taken accidentally, get stolen, or end up in the water supply.

Wanderer Program - Triad registers those who are prone to wander away from home. Once a family reports a person missing, a photo goes out immediately to all police along with any special information they need to know about the person. It is an opportunity to bring people home safely and quickly.

911 Cell Phones - If you do not have a cellphone, Triad can provide you with a free one that can be used to dial for emergency help. These phones can only be used to dial 911. Persons are provided with a phone and a charger and the phone will be tested at your location to be sure there is a signal.

If you want more information about any of these services, or to take part, contact Triad at:

1-866-426-7555

or email

triad@waldocountyme.gov





Community Opportunities

Car-Hop Dining at the YMCA

For the last several years, the Waldo County YMCA has hosted a luncheon on the last Wednesday of the month for any interested person who is 60 or older. Since they cannot provide indoor dining right now, they are offering a drive-through luncheon. Staff will deliver food to the car, just as was done in the 1950s.



To take part, you need to call to reserve a meal. This will help them know how much food to prepare. Also by calling, you can learn what the menu is for the day.

Date: Last Wednesday of each month

Start Time: 11:30 a.m.

Location: Front Circle at the YMCA
157 Lincolnton Ave., Belfast

Registration: Call 338-4598

Supporting Triad with Returnables

There are a couple of places that accept returnable cans and bottles on behalf of Triad. If you wish to donate your returnables to Triad, you can do so at the following locations:

- **Waldo Avenue Redemption**, Waldo Ave.
- **Belfast Hannaford through the Triad CLYNK account.** (If you are not familiar with the CLYNK program, you can inquire at Hannaford.)



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304

Reaching More Seniors

Waldo County Triad reaches approximately 2,500 Waldo County residents who are over 50. The board of directors is interested in reaching even more area seniors. If you know an older person who is not familiar with Triad, perhaps you can let them know. We can send them a brochure on Triad services in Waldo County or we can add them to this newsletter mailing list. We would like to connect with all seniors interested in the services Triad offers.

Preparing This Newsletter for Mailing

This mailing is put together four times each year. It takes a lot of volunteers to assemble pages, fold, seal and add the labels to about 2,000 newsletters. Currently those who put it together come to the sheriff's office to pick up all supplies and take the materials home to work on them. They return the completed newsletters a few days later.

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**

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 the Waldo County website under the tab for the sheriff's office.

We are happy to provide the newsletter without charge via email to anyone regardless of where they live.

Paper copies are free to Waldo County residents. Also, we send paper copies to addresses outside of Waldo County. We ask that those persons contribute \$5 to help defray the cost of postage.



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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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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