



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 19, Issue 3

Summer 2021

Triad Programs Are Back!

Waldo County Triad is planning to offer some of its usual programming now that Covid-19 restrictions have eased. Here is what we are looking to provide in the coming months:

Senior Appreciation Day

- Exhibits
- Free luncheon (for those 50 or older)
- Bingo with Prizes

Wednesday, August 18
Tarratine Hall
Main Street, Belfast
10:00 a.m. - 2:00 p.m.

Auction

- Gift certificates & lots of great items
- Bag Auction

Friday, September 24
Tarratine Hall
Main Street, Belfast
5:00 p.m. - viewing & food
available for purchase
5:45 - auction begins

If you have a gently used or new item you would like to donate to the auction, we are accepting things now. There are a few types of things we cannot accept including electric and electronic items, clothing, large or upholstered furniture.

If you would like to contribute, you can drop your item off at the sheriff's office in Belfast during office hours (weekdays from 8:00 a.m. to 4:00 p.m.). For larger items, we may be able to arrange pick-up if you call **338-6786**.



Handcrafters' Day

In early October, volunteers will lead day-long workshops on how to make an art or craft item. Each participant will have a project that is either completed or well underway by the end of the day. If you have a subject or an instructor to suggest, we would love to have your input as we are just beginning the planning process. If you are not already on the Handcrafters' Day mailing list and would like to receive further information about this program, please contact Triad at:

1-866-426-7555

or

triad@waldocountyme.gov

Drug Take-Back Day

Save this date to bring your unwanted medications for proper disposal.

Saturday, October 23

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

Location to be determined

Distribution of Signs and Detectors

In the fall, Triad will work in one town with the residents and town officials to install reflective house number signs, smoke and carbon monoxide detectors, and other safety items at no charge. This project is in the early planning stages. More information will be available soon.

Read about lots of scams inside →



Scams Submitted by Our Readers

Subscription Renewal Scam

A reader reported that there was a message on her answering machine regarding an automatic renewal of a subscription in the amount of \$499.00. If the company did not hear from the reader, the amount would be billed to her checking account or credit card based on how she paid previously. The caller directed the reader to call a number and press 1 within the next 24 hours.

The message does not mention the name of the company or what was purchased by subscription. It is intended to get the recipient of the call to phone back and press one. The reader did not respond to the message so we are not sure what would have happened if she had called. She knew that if she had a subscription to anything, she would have paid by check. She watched her bank account and no withdrawal was made so she knew it was a scam. If a person had paid with a credit card, watching the card statement would have revealed if funds had been removed. Also you could contact the card company and ask them not to pay that bill.

Scam Involving Best Buy

Another reader received an email message stating that a charge had been made to her Visa card in the amount of \$455 at Best Buy. If she had made this purchase, press a button that said "yes" and if she did not make the purchase, press the button that said "no".

The reader had not made any recent purchases from Best Buy. She did not respond to the message. If she had replied, she would have been probably gotten a request to provide her name, mailing address and credit card number. The message would say this necessary information to ensure that they had contacted the correct person. In reality what they do would be to use the personal information for their own purposes which might include buying things in the name of the person who replied or to selling their information to other scammers. If you had a question about the message, call the credit card company directly. Do not reply to the message.

Publishers Clearing House Scam

A reader received an email message saying he had won \$850,000 in the Publishers Clearing House email drawing. The notice states that this person's address had been submitted by him or another person and it gives the ticket number drawn with his email address on it. In order to collect, he needs to provide his name, mailing address, phone number, date of birth and gender. It says once you reply with the above information, he will receive further contact. The messages gives the name of the person who is supposed to be the "lottery agent" and the location of Atlanta, Georgia, United States.

Probably at the time of further contact, they will need your bank account number saying they are going to wire the money to your account rather than putting such a large check in the mail. If you look at the email address, you will find that it came from Jakarta, Indonesia. Publishers Clearing House will not be contacting you from Indonesia. This is another effort to get personal information that can be used for more scams.

Scam Involving FedEx

An email message was sent to a reader saying that FedEx had been unable to deliver a package to him because the address was wrong. In order to get the package, he had to click on a link and enter the correct delivery address.

The logo in the message looked authentic and the type of identifying number given for the package was like one that FedEx would use. Examining the email address of the sender shows that it originated in India. The reader was certain he had not ordered anything from India. That was a clue that it was a scam.

Don't click on links in any email messages from someone you do not know or a business where you did not initiate the contact. Scammers most often use the names of well-known companies in order to attempt to trick people into giving over their personal information or even verifying that their phone or email address is correct. A legitimate company will not do this.



More Scams

Another Scam Involving IRS

The Maine Office of the Attorney General is warning Maine people that scammers are making phone calls saying they represent the IRS. The caller says it has been discovered that you have invested in binary options and consequently are an accessory to an international drug smuggling ring. Also you have an offshore bank account. The caller said he needed to notify the local District Attorney and the Maine Attorney General. Next it sounds like a police scanner in the background and the scammer claims to be in communication with law enforcement officials on a two-way radio. The caller will state that you could get out of this predicament either by having agents come to your house to arrest you or you by paying a \$1,000 fine.

This type of scam is set up to threaten you enough to pay the money. Remember that the IRS makes contact with people through letters. They do not call telling you that you are about to be arrested and they do not demand that you make immediate payment.

Scammers Target Families of Deceased

In April, the Federal Emergency Management Agency announced that they would reimburse any American family for funeral expenses paid for victims of COVID-19 up to \$9,000. Survivors can contact the agency at **1-844-648-6333** for information on how to apply.

Scammers have been contacting people by phone and internet telling them the funds are available for funeral expenses to survivors. These scammers will ask for a death certificate and evidence of the amount you paid as FEMA would. Also, they may say they need your name, address, Social Security number and bank account number or the Social Security number of the deceased. The scammer may ask you to pay for the assistance. Don't give information or money to someone who calls out of the blue. FEMA will not do that. If you have doubts about a call claiming to be from FEMA, hang up and phone FEMA at the number above.

Auto Warranty Scam

Around the country, people are reporting getting a phone message from "Susie" with the "Vehicle Services Department" calling about your vehicle warranty. The recorded message may be something like they have sent you several notices in the mail and are now calling because you have not extended your vehicle warranty even though the manufacturer's warranty has expired. The message goes on to say that they are going to have to close your file if you do not respond. The message then says that if you are interested in extending your warranty you should press a number or a different number if you want your name to be removed from the mailing and call list.

The persons behind these calls are not likely to be your car dealer or manufacturer. They are not selling service warranties. They are trying to sell a service contract that often costs hundreds of dollars. If you buy it, you may find that if you submit a bill, the contract does not cover any of the problems you have with your vehicle. If you get a call like this, just hang up. These calls are going to everyone whether or not they have a warranty on their vehicle.

Coronavirus Survey Scam

Nationwide, people are getting emails and texts asking them to fill out a survey about the brand of COVID-19 vaccine they received. The message will state that you will receive a free reward for responding. After a person answers the questions to the survey, they are asked to provide the numbers for a credit card or checking account to pay the shipping fees on the "free" reward. Paying the shipping for what is said to be free is a clue there is a problem.

- Do not respond to one of these surveys.
- Do not give any personal information.
- Do not call the phone number listed in one of these messages.
- Do not click on any attachments. Scammers sometimes install damaging programs on you computer this way.



More Scams

Romance Scams

The pandemic left single people isolated and lonely with not much to do. Many turned to online dating sites and apps. The Federal Trade Commission reported that there were four times as many complaints about being scammed through a romance connection in 2020 over 2019. Those hardest hit were those 70 and older. The average loss was \$9,475.

The typical scam started online with light conversation. The person asks to move off the dating site to a more private setting like email, texting, or phoning. Time goes by and the scammer eventually convinces the target that their relationship is real and that they will be together one day. Next comes a request for money. It might begin with something like we might not be able to talk any longer because my phone bill has gotten high and the service is about to be cut off. Could you send me \$300? Next it might be that he/she wants to come to meet you but cannot pay for the ticket. The person may say they come from a distant state and it is expensive to get to you by air. Once air fare is received, there will be another issue requiring more money so they could not buy to ticket. If you stop sending money, the new friend will disappear.

No matter what the story, if someone you never met in person asks you for money, it is very likely a scam. If the person asks you to send gift cards or to wire money, it is a scam. Be very careful when it comes to meeting a person online. A stranger can easily take your money and break your heart.



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

Free Genetic Testing Scam

Around the country, people report getting calls from someone claiming to represent Medicare or an official-sounding organization. The caller says they are providing **free** genetic testing kits. All you need to do is to agree to receive a kit in the mail that includes a swab, a vial and instructions. You simply swab the inside of your cheek, put the swab in the vial and return the vial. This test will tell you if you carry genes that make you more likely to develop heart disease, cancer or other common conditions. The caller insists that the test will be totally covered by Medicare. Sometimes they even offer a gift card or other gift for taking part.

This may sound useful information but there is a catch. Before they can mail the kit, they need to have your Medicare identification number and personal health information going back to you grandparents.

This is a variation on a scam that was going on a few years ago where scammers were offering the same testing kits at health fairs or going door-to-door in senior housing facilities. It is now being conducted over the phone so it is harder to get caught.

Genetic testing is certainly a legitimate service. However, the scammers here are committing fraud by billing Medicare for unnecessary tests. For the consumer, it can lead to medical identity theft and sometimes a bill for thousands of dollars for a test results never received.

This is another example where someone like a doctor needs to be involved in the scam to be eligible to bill Medicare. That person hires others to make calls and collects Medicare IDs to submit for payment. The consumer may or may not receive a kit.

The caller says the service is free. If free, then you should not have to give your Medicare number. The scammer is out to bill Medicare in your name. These scams raise Medicare premiums for all of us.



Things To Know

Emergency Broadband Benefit

This is a service of the Federal Communications Commission (FCC) to help people who are struggling to afford internet service during the COVID-19 pandemic. The concept is to help people to connect to available jobs, healthcare services, virtual classrooms, and more. The program will provide up to \$50 per month toward broadband service and a one-time discount of up to \$100 toward the purchase of a computer or tablet from participating providers. There is a limit of one monthly service discount and one device discount per household. These funds will continue until the pandemic is declared to be over or until the funds run out.

To be eligible, a household must meet one of the following criteria:

- Have income below 135% of the poverty level or participate in SNAP, Medicaid, Lifeline or other assistance programs;
- Be approved to receive benefits under the free/reduced-price school lunch program;
- Received a Pell Grant during the current award year; or
- Experienced a substantial loss of income due to job loss or furlough since Feb. 29, 2020.

An eligible household **must both apply for the program and contact a participating provider to select a service plan**. There are three ways to apply:

1. Contact a participating broadband provider to learn about their application program. If you cannot do that, then use one of the other options.
2. Go to www.getemergencybroadband.org. Here you can apply online and find a participating provider near you. After you do this, you will have to contact a participating provider.
3. Call **1-833-511-6311** for a mail-in application. You will need to return it with copies of the required documentation to show proof of eligibility.

Better Business Bureau

The Better Business Bureau was established as a non-profit organization in 1912 for the purpose of helping consumers find businesses and charities they can trust. They also mediate issues between customers and businesses. Below is an example.

A reader contacted a national insurance company asking for a quote on auto and homeowner's insurance as he wanted to compare the price he was currently paying with that of other companies. Within a few days he received policies for both plus a bill. He called saying that he did not agree to **buy** the insurance. The person he got on the line said she could not help with that and she would transfer him to another person who could deal with it. After waiting on the line for several minutes, the line went dead. With the next call, the same thing happened. So he returned the bill with a note explaining that he had only wanted a quote. There was no reply to that. When the next bill came, he called again and got the same response that he had gotten with the previous calls. He wrote a letter explaining what had happened. He got no reply. A note was attached to the third bill saying they were going to have to cut off his insurance for non-payment but he owed for the previous months. He called again and got the same type of response from the customer service person.

Next he contacted the Better Business Bureau. He explained what happened and provided a copy of the note and letter plus the dates of his phone calls to the insurance company. Within a few days he got a call from the insurance company saying they had received his complaint through the Better Business Bureau. The spokesperson said she could not see how any of this could have happened but she had canceled the policies and he owed nothing for the coverage they gave him.

He had struggled with this issue himself for nearly three months and it was corrected in a few days once the Better Business Bureau got involved. If you have a problem with a company that you cannot resolve, you might try getting help from this organization.



Things to Know About Triad

Support Triad with Returnables

There are now a few 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:

Belfast:

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

Swanville:

- Swanville Grocery, Route 141

All donations will go toward continuing Triad safety programs for older residents.

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 and printing.

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!

Reflective House Number Signs

Triad offers green, double-sided, reflective house number signs. The sign 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 a check payable to Waldo County Triad.

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.

Contact Triad

If you want more information about Triad services, contact Triad at:

1-866-426-7555

or email

triad@waldocountyme.gov





Community Opportunities

Senior Appreciation Day

- ◆ Exhibits
- ◆ Free Lunch
- ◆ Bingo with Prizes

Date: Wednesday, August 18

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

Location: Tarratine Hall
Main Street, Belfast

Triad Auction

Date: Friday, September 24

Time: 5:00 a.m. - viewing & food available for purchase
5:45 p.m. - auction begins

Location: Tarratine Hall
Main Street, Belfast

Handcrafters' Day

Date: To Be Announced

Location: To Be Announced

Registration: Required

For Information: Call **1-866-426-7555**
or Email triad@waldocountyme.gov

Drug Take-Back Day

Date: Saturday, October 23

Location: To Be Announced

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

Distribution and Installation Day

Triad will be working with one Waldo County town and its residents in the late fall to install carbon and smoke detectors, reflective house number signs, and other safety items at no cost to the town or homeowner. The selection of the town and other details are in progress.

Thank You!

Waldo County Triad wishes to recognize the
Waldo County
Emergency Management Agency
for helping Triad to continue its work.

Car-Hop Dining at the YMCA

Triad is one of the sponsors of the drive-through luncheons held at the YMCA each month for those 60 or over. To take part, you need to register so they know how many meals to prepare.

Date: Last Wednesday of each month

Start Time: 11:30 a.m.

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

Registration: Call **338-4598**

Home Repair Volunteers

The Mason's Elder Outreach program to help older homeowners with small home maintenance jobs like changing lightbulbs in ceiling or outdoor lights, changing batteries in smoke detectors, cleaning gutters, cutting up branches that have fallen in the yard, adding a handrail to the stairs, or replacing a board on the steps. This program is available to older people who need a little help in maintaining their home safely.

If you would like to request help with your home or property, call Aging Well in Waldo County at:

218-0207 and select Option 2

Leave a message about what you want done and your call will be returned.

If the project is something the Masons can do, they will send a volunteer. If they cannot do the work you require, Aging Well in Waldo County may be able to recommend a solution for you.

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



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

Summer 2021

Change Service Requested

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