

Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 22, Issue 2 Spring 2024

Events

Shredding, Drug Take-Back; Glasses & Hearing Aid Collection

Collect your unused/unwanted medications and documents containing personal information to be ready for the shredding and drug take-back event.

Date: Saturday, April 27, 2024 **Time**: 10:00 a.m. to 2:00 p.m.

Location: Belfast Public Works facility

54 Crocker Road, Belfast

Bring outdated or unwanted medications so they are not used accidently, stolen or disposed of improperly. Bring documents you no longer need such as:

tax records beyond the required holding period, old bank statements, credit card statements, and medical records.

Triad pays for one shredder truck. There is a limit to the amount the truck will hold. Triad will accept up to four banker boxes of papers per household. If there is still space in the truck at the end of the event, we can add additional boxes. This has become a popular event and we want to give all interested household the opportunity to take part.

The Belfast Lions Club will be accepting unwanted eyeglasses in frames and hearing aids to be refurbished and given to those who cannot afford them.







Distribution of Safety Items

Each year, Triad works with town officials in one or two communities to find older people who are interested in having safety supplies. The next town to be served is Thorndike. Homeowners who are 65 and over will be offered a **free** carbon monoxide detector, smoke detector, reflective house number sign, Files of Life and other safety items. In May, volunteers from Triad, the American Red Cross, the Waldo County Sheriff's Department and other organizations will deliver and install the items. If you are 65 or older, live in Thorndike and would like to have any or all of these items, watch for a notice from your town office. It is an opportunity to improve the safety of your home.

Senior Appreciation Day

Mark your calendar for Thursday, June 13. It is the day of Triad's Senior Appreciation Day. There will be exhibits by organizations serving the older population of Waldo County, plus a **free** lunch and Bingo with prizes.

Thursday, June 13
Tarratine Hall
154 Main St., Belfast
9:00 a.m. to 1:00 p.m.

Read about current scams inside

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Scam Reports from Readers

Scams Targeting Veterans

In the last issue, we reported on how scammers are contacting people saying they represent the Veteran's Administration. A reader reported that soon after her brother died, her sister-inlaw got a call from someone saying he would help her fill out a disability benefit form for funds to cover some funeral expenses. The caller asked for her name, mailing address, Social Security number, Medicare account, and other personal information in order to complete the form. The widow gave the caller all of this information. Soon she realized this might have been a scammer and she had to call Social Security and Medicare to let them know what she had done and that her information might be about to be used by a scammer. The sister of the deceased got the same call but she did not provide information.

These scammers watch obituaries. They like to prey on vulnerable people and the death of a spouse or sibling would certainly be one of those times.

The Veteran's Administration has people certified to help people obtain veteran's benefits. Locally, there is a person who comes to Spectrum Generations to assist people. There is no charge for their help. If you might be eligible for a veteran's death benefit or other veteran's support program, you can call 338-1190 to make an appointment. Don't give information to a caller who contacts you out of the blue offering to help with any veteran's benefit. It is not how the VA does business.

Social Security and health insurance numbers are hot items among thieves. Scammers do what they can to get this information. Be wary of the many government impersonators.

Thank you

to **Tarratine Tribe #13** for their support in helping Triad to keep Waldo County seniors safer in their homes and communities.

Extended Warranty Scams

A reader provided a letter to Triad regarding an extended vehicle warranty plan. The letter states that the manufacturer's warranty had expired on his truck and he could buy an extended warranty from this company. The letter says he would have to do it quickly as the price is going to rise in the coming days and will cost between \$150 and \$500 more than the current annual cost. It says the variation in charges depends on the age and mileage on the vehicle.

In very fine print at the bottom of the letter, the notice says all repairs must be pre-authorized and parts of LIKE kind and quality MAY be used. It gives a phone number to call for more information or to buy a contract. From the letter, it is hard to know what you are getting with this warranty or what the price is going to be. It provides no assurance as to what they will actually pay for. It may be a scam or a questionable service.

Scam Involving UPS

A reader received an email notice saying UPS was trying to deliver a package to him. There was a problem with the address and the reader should call the phone number provided in order to correct the problem. The reader had no anticipated delivery so thought this was a scam. (It is not always UPS the scammer uses but may be FedEx or other delivery service.)

Once you make the phone call, the scammer has your phone number on the Caller ID. Usually the purpose of this scam is to find active phone numbers that can be sold to other scammers. If you respond to one of these notices, you are setting yourself up for more scam calls and more efforts to take your money.

Something To Keep In Mind

If an offer sounds too good to be true, it probably is!

More Scams



Scam Using Publishers Clearing House

The Federal Trade Commission is reporting a nationwide issue with scammers calling to say you won a huge amount of money from Publishers Clearing House. The message says to call a number and press one to learn more. According to the message, if you do not call, you will not get the money. If you call and press 1, you get some fictitious story about how millions are waiting for you at the Federal Reserve Bank of New York and you need to pay a fee to get the money.

Any real prize is free. If someone tells you there is a charge, it is a scam. Scammers might say the fee is for taxes, shipping and handling, or processing. If it were a real prize, the organization would cover any costs to get it to you.

A clue here is that you must act soon to collect the money. Scammers often try to rush you so you do not have time to think before you act.

Scam Involving Dog Sales

On Facebook, a Maine couple found a woman selling puppies and claiming to be a breeder in the state. The price quoted was \$650. The couple made the required \$300 down payment to reserve a puppy and later paid another \$200 requested for the vet check-up and initial shots. They were told they would owe the final \$150 when they received the dog. The breeder gave the couple a place and date for the delivery of the puppy. Just before the planned arrival time, they got a email asking for \$899 for the delivery. The couple called the woman regarding a refund. And she agreed but the funds never arrived. The couple had lost \$500. They contacted the Better Business Bureau and notified other resources hoping to get their money back.

If you are looking to buy a dog, check out the breeder before you transfer any money. Some people with websites selling dogs, post pictures of dogs that are not theirs. From this one photo, the scammer may get down payments from multiple people and never deliver a dog. After a few sales, they will take the website down and the seller cannot be reached.

Transfer Your Money Scam

People are reporting calls saying there is suspicious activity on one of your accounts. It could start by saving it is your bank account. The story will quickly take a twist saying someone is using your name and other information to commit crimes such as money laundering. The caller convinces you that because of these crimes, the court will seize all of your money. The caller claims to be from a government agency able to fix the issue. The scammer says the way to protect your money and to clear up your good name is to guickly transfer your money to a more secure account. In reality, the scammer controls the new account and you are putting the money into the account of the scammer.

If you should receive a call like this, hang up and call the number you know is from your bank or other account on which the caller tells you there is suspicious activity. The scammer is hoping you will panic and follow the instructions. It is likely everything is okay with your account.

Verifications Codes

More and more banks and other businesses are sending a text or email message when you log into your account. The message contains a "verification" code. This is another layer of protection in addition to your password and is an effort to keep scammers and hackers out. Your password and verification code act together to unlock your account. If someone gets your password, the scammer would need your verification code, too, in order to get into the account.

Now that verification codes are being used, people are reporting getting messages that there is an issue with their account and in order to use it, you will need to provide the verification code. If you provide it, you have given a scammer access to your account.

That verification code is for your use only. Anyone asking for the code is a scammer.

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More Scams

Scam Report for 2023

Recently, the Federal Trade Commission released data of fraud reported by Americans in 2023. For the first time ever, Americans reported losing over \$10 billion to scammers. This is 14% more than in 2022 and 5 times more than in 2019. In past years, most people lost money through phone calls and text messages. Last year email and social media surpassed all other methods of contact used by fraudsters.

Mainers reported losing \$17.1 million. You know that is just the tip of the iceberg as a large percentage of people never report their losses. Most of the Maine reports were about imposters pretending to be your bank, a government agency, or a familiar organization or business. Other reports high on the Maine list involved buying an item online and not receiving it or getting something of lesser value and being unable to get a refund. The next big area reported by Mainers involved prizes.

We need to become even more vigilant to keep ourselves safe. If you think you got caught in a scam, you need to report it. It maybe that an agency can help you get your money back or stop your information from being used fraudulently. Even if your money cannot be retrieved, making the issue known raises awareness.

Scams to Small Businesses

Imposters are not just contacting individuals but they are going after small businesses, too. According to the Federal Trade Commission, many small businesses are receiving letters from what appears to be some government agency. The letter demands payment to renew a license or trademark. The letter will direct the company to a website where they are asked for the license number of the business, a credit card number and other information. The letters usually warn about sizable fines for not complying. Check the name of the agency carefully. If you have questions call the agency using a number you know to be correct.

Scam Involving "Yes"

This scam seemed to have gone away for quite some time but it is back. You get a phone call and immediately someone asks "Can you hear me?". Instinctively, most people say "Yes". Sometimes the caller just hangs up at this point. In other instances, the caller says something like "I am having trouble with my headset" or "I will be right back". In reality, this may be an automated call recording your conversation. That "Yes" may be edited to make it sound like you authorized a major purchase for which you will be billed. Sometimes the automated call just requires a reply to add your phone number to the list of active numbers to be sold to other scammers. That can result in more calls from more scammers.

The caller does not always say "Can you hear me", but may ask another question that would get you to say "Yes". That questions could be something like, "Is this (your name).

- Use your Caller ID to help screen calls. If you see an unfamiliar number, let the answering machine pick it up. Usually scammers do not leave messages.
- If someone from an unfamiliar number asks any question that requires a "Yes" response, just hang up.
- Check your bank and credit card statements regularly for unauthorized charges. If you are concerned, contact your bank or credit card company. They may be able to put an alert on your account for unauthorized transactions or text you when any transaction takes place, legitimate or not.
- Learn to stop your natural reaction to say "Yes" when someone you do not know phones you.

Triad has a Website!

Check it out at **Waldocountytriad.com**

Things To Know



Passports

You need a passport to leave the United States. There are two types. One is a passport book that allows travel to any country. The other is a passport card that allows land or sea travel to Canada, Mexico and some Caribbean locations. Also, the card is an excellent option for anyone who does not have a driver's license. The card is accepted nationwide and is the same size as a driver's license for easy carrying. Either the card or the book is good for ten years.

The standard first-time passport book costs \$165 and a first-time passport card is \$65. Renewal prices are a little less.

To get either type of passport, you need a certified copy of your birth certificate and a photo ID (such as a driver's license). Additionally, you are required to have a current passport photo. The photo must meet federal regulations. The cost of the photo varies on where you get it taken.

There is a lot of information about passports on the internet. Because there is money involved, there are plenty of fake websites to take advantage of you. The official passport website is: www.travel.state.gov. You can get applications and find accurate information at this site. The forms are free. Don't be misled by websites that want to charge for the forms or to fill them out for you. If you provide the information needed at one of these fake websites, you have given away the information required for someone to pretend to be you and take out loans and perform other types of fraud in your name.

Waldo County Probate Court is an authorized passport facility. They can accept your completed form, payment and take the proper type of photo. Also, they can provide you with a paper copy of the application form for a passport card or book. The court is located across from the Crosby Center (former Crosby School) on Church Street in Belfast. The office hours are Monday to Friday 8:00 a.m. to 3:00 p.m.

The phone number is 338-2780.

Window Inserts

The area Window Dressers are now accepting orders for window inserts to cut heating costs and increase the comfort of your home. Shortly, volunteers will begin coming to homes to measure windows to give a custom fit. If you would like to have inserts for your home for the next heating season, you should sign up soon.

The frames of the inserts can be ordered to be pre-painted white or left as natural pine so you can paint them to match the window frame, making the insert barely visible once installed. Because all the work is done by volunteers, the cost is affordable to most. If you need help in covering the cost, assistance is available.

You can sign up at:

https://windowdressers.org/sign-up-for inserts/
If you don't have internet access, you can sign up
by calling Linda Meadows at *603-380-6266*. You
can use this phone number to get questions
answered or you can reach Window Dressers by
email at:

belfastwindowinserts@gmail.com

Safety Tip

If you have a bed frame with exposed casters, you may know all too well that it is easy to hurt or even break a toe on a caster, especially when barefoot. You can protect your feet from being injured if you cover the caster with something protective. One thing that works is a piece of 1-inch foam pipe insulation. You can cut the insulation to the length of the bed leg. Then open the insulation and fit it around the caster, having the slit toward the underside of the bed. If you have larger casters or bed legs, you can wrap the area with a piece of foam and secure it at the back with duct tape. Whichever method you use, the casters or legs are usually recessed enough that the foam cover will not show.

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Things to Know About Triad

Reflective House Number Signs

Triad sells reflective house number signs at cost. Signs are helpful to first responders as they look for a particular house, especially at night. It also helps delivery persons.

You can set the sign beside the road on a post or you can attach it to a rural mailbox. The cost for the sign is \$10.

Send your order to:

Waldo County Triad 6 Public Safety Way Belfast, ME 04915

Include your phone number so someone can contact you when the sign is ready. If it is helpful, someone can deliver it.

Support Triad with Returnables

Swan Lake Grocery accepts returnable cans and bottles for Triad. You can leave your returnables there and let them know the refund is for Triad. Every few months, the store will send a check to Triad for all the refunds made. We greatly appreciate their willingness to help support Triad in improving the safety of older Waldo County residents.

Friendly Caller Program

Many older Waldo County residents live alone without much contact with others. Triad offers the Friendly Caller program to give people a daily connection with the outside world and the opportunity to let someone know they are okay.

Participants call the County Communications Center every morning to have a chat with someone. If the person does not call in, the dispatchers will try calling the house. If there is no answer, they will contact the person designated by the individual to go to the house to check on them. Over the years, several enrolled people have fallen and been unable to get up. This program has been credited with saving lives. To register or to learn more about the program, call **338-2040**.

Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Most services are free so that everyone can take part. If you would like to donate to Triad to help support a particular effort, below are the costs of three Triad services:

- Newsletter \$6 per year
- File of Life \$1.50 each
- Carbon monoxide/smoke detectors \$40 each

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 what Triad does, make a check payable to: **Waldo County Triad** and send to:

Waldo County Triad 6 Public Safety Way Belfast, ME 04915

File of Life

Triad offers a free medical information packet called a File of Life. It should be kept on your refrigerator door in the event of a medical emergency. It comes with a smaller version to keep in your wallet. Emergency responders are familiar with the File and look for it upon arrival. This packet can save the responders time as all the information they need to start helping you is in that packet. To receive a File of Life, contact Triad at:

322-4149 or triad@waldocountyme.gov

If you have a File of Life with many edits, we can provide both large and small replacement inserts.

Contact Triad

If you want information about Triad or its services, visit our new website, call or email.

website: waldocountytriad.com

phone: 322-4149

email: triad@waldocountyme.gov

Community Opportunities



Drug Take-Back & Shredding Day

Bring unwanted medications and documents containing personal information such as cancelled check, income tax records, etc.

Date: Saturday, April 27 **Time:** 10:00 a.m. - 2:00 p.m.

Location: Belfast Public Works facility

54 Crocker Road

Belfast

Distribution of Safety Items

Triad is working with the Thorndike town office to provide residents age 65 or older reflective house number signs, carbon monoxide and smoke detectors and other safety items. Contact the town office to sign up. The items will be delivered and installed in May.

Triad's Senior Appreciation Day

Triad will hold its annual Senior Appreciation Day with exhibits, free lunch and Bingo with prizes.

Date: Thursday, June 13 **Time:** 9:00 a.m. - 1:00 p.m. **Location:** Tarratine Hall

154 Main St., Belfast

Window Dressers

Lots of heat is lost through windows. The local Window Dressers are taking orders now and will begin measuring windows soon for custom-fitted window inserts.

To order your inserts, go to:

https://windowdressers.org/sign-up-for inserts/ or call *603-380-6266*

You can sign up to be a volunteer to help make the inserts at:

www.windowdressers.org

Window Dressers INSULATING WINDOW INSERTS

Veterans' Services

A representative of the Maine Bureau of Veterans' Services will be at Spectrum Generations on the last Wednesday of each month if people have signed up to see him. Appointments are required.

Date: Last Wednesday of the month

Time: by appointment only

Location: Spectrum Generations 18 Merriam Rd. Belfast

Appointment: Call 338-1190

Waldo County Pet Food Pantry

Date: First Wednesdays and Third Saturdays

(come only one of the two days)

Time: 12:30 p.m. - 1:30 p.m.

Location: VFW Hall, 34 Field St, Belfast

Requirement: Rabies certificate for each animal.

The pantry accepts pet food no longer needed. (Partial bags are okay.) If you have supplies you would like to donate, there is a drop-box at the VFW hall near the door. If you have pet items you no longer use or wish to buy something to contribute, the volunteers of the pet food pantry will be most appreciative.

Dining at the YMCA

Date: Last Wednesday of the month

Start Time: 11:30 a.m. Location: YMCA

157 Lincolnville Ave., Belfast

Registration: Call 338-4598

Searsport Senior Drop-In Center

The Searsport Senior Drop-In center is open to anyone. There are games, Bingo, a free light lunch and a presenter offering information of interest to seniors.

Date: Third Wednesdays **Time**: 9 a.m. - 2:00 p.m. **Location**: Lions Clubhouse

44 Prospect St.,

Searsport



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: 322-4149 email: triad@waldocountyme.gov

Triad Officers

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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 322-4149 or e-mail triad@waldocountyme.gov

Change Service Requested

Waldo County Triad 6 Public Safety Way Belfast, ME 04915



DEFEAST ME 04915 US POSTAGE PAID NONPROFIT ORG.