



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 22, Issue 3

Summer 2024

Triad Happenings Events

Safety Supplies for Thorndike

Each year, Waldo County Triad provides safety supplies to the interested older residents of one or two communities as funds allow. On the afternoon of Sunday, July 21, with the help of the Thorndike office staff, the fire department and the American Red Cross, Triad will bring safety supplies to the older residents who signed up. Help will be available to anyone needing assistance with installing reflective house number signs, putting up smoke detectors or filling out Files of Life.

Harvest Luncheon

In early October, Triad will be offering another free luncheon for older residents. In addition to lunch, there will be Bingo with prizes, plus an opportunity to socialize. Watch for more information in the next edition of this newsletter.

Handcrafters' Day

Work is underway to develop another Handcrafters' Day this fall. Experienced volunteers will offer several day-long workshops in an art or craft. Further details will be available in the next newsletter.

Drug Take-Back Day

Medication, eyeglasses and hearing aids will be collected in late October. Set things aside as you come by them and bring them to the event. The date and location will be announced soon.

Document Shredding

Triad has had several inquiries about the next date for document shredding. Due to the cost of renting the shredder truck, Triad can afford to do this only once per year. The next event has been scheduled for Saturday, April 26, 2025. Collect your unwanted papers containing personal information and plan to attend in the spring.

RFID Sleeves

Credit cards, debit cards, driver's licenses, passports and other such documents come embedded with data so radio frequency identity (RFID) readers can use the information, like when you pay for your purchases with a credit or debit card. Thieves buy portable readers that can pick up information from a few feet away, even when your card is in your wallet or pocket. Favored places to walk around with a reader collecting information are airports and supermarkets where one can easily blend in with the crowd. Scammers can pick up data from many cards in a few minutes.

To help people protect their personal information, Triad will be offering sleeves to slide cards into to block radio waves from being read by these portable readers. Some newer wallets come lined with a material to prevent the transmission of radio waves. If you do not have one of these wallets, Triad will be offering the sleeves at coming events. Be sure to pick one up if you can use it.

Read about lots of 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

Celebrity Endorsement Scams

Before you spend money on a celebrity-endorsed product or money-making opportunity, take a breath. Are you sure the celebrity or social media influencer is really endorsing that? The ad could be a scam. Scammers are using fake celebrity and influencer testimonials and endorsements, sometimes with a fake video that seems like the real thing. If it looks and sounds real, it is not necessarily so in today's world of technology. It is fairly easy for a scammer to create fake videos that seem amazingly authentic.

There are a few things you might consider doing before you send money:

- Do some online research about the product, adding the word "scam" or "fake" after the name of the item to see what others are saying. Often people post their bad experiences with a company or product.
- Ask yourself if it seems likely that this wealthy person really uses the product. There are ads for reverse mortgages or free Medicare advantage plans where the celebrity spokesperson is not a likely user of the service. In some instances, scammers are selecting a likely user of a product and taking his voice to make an ad without the person's knowledge.
- Scammers will say there is a limited time to act. They do not want to give you time to do research on the product or service or to think it through.
- There are many ads for dietary supplements touted to cure ailments. Only prescription drugs are evaluated for safety and effectiveness by the Food and Drug Administration. Even though a product is said to be all natural, it can be risky depending on your health and the medication you take. Ask your health care professional before you try a new product.

New Tech Support Scam

For the last several years, people have reported getting a pop-up warning on their computer saying their computer has a virus and the message gives a phone number to call. With this scam, people often paid hundreds of dollars to a scammer who pretended to deal with a virus that was never there.

A new version is showing up on computer and phones. Instead of saying there is a virus, the pop-up message says someone has hacked your bank account, investment or retirement account. The message will give a phone number to call. If you call it, the person says you will be transferred to a government agency such as the FBI, Federal Trade Commission or the fraud department of your bank. When the next person answers, he tells you the only way to protect your money is to transfer it to a new account. The problem here is the scammer has set up the account so he has full access to your money.

Here are some things to know:

- Never call a number on a security pop-up warning.
- Never move your money to "protect" it. Only scammers will tell you to do that.
- Never give someone a verification code to log into your account. That allows a scammer to steal your funds.
- Call your bank, broker or investment adviser using a number you know is correct.

Thank you

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

Something To Keep In Mind

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



More Scams

Scam Regarding an Order

Many people are reporting they are getting a text or email message regarding an invoice for a sizable purchase. The message will indicate that if you did not order this item, you should call the number provided or click on a link given in the message. The company is usually one you never heard of and may even be fictitious. Immediately, it is apparent the invoice is not yours. The idea is to get you to act impulsively to correct this so you are not charged for something you did not purchase.

Once you respond, you will be asked for your credit card number so the "company" can return the funds to your card. Don't respond to these messages. They are one more attempt to steal your money.

Scam for Free Computer Security

With all the security threats for your computer out there, people are often tempted to click on an ad for a free scan to keep their computer safe. It may carry the Windows logo so it seems legitimate. The problem is scammers are impersonating well-known companies and scaring the public into downloading the program to scan their computer. After the download is complete, the scammer lets the customer know that the free fix will not work on the particular problem with their computer. For an amount between \$200 and \$500, scammers are saying they can provide the repair required.

Recently, the FTC closed down a group running this scam. They had to repay the \$26 million they had taken from thousands of consumers.

A legitimate company will not phone, email or text you to say there is something wrong with your computer. Honest companies will not contact people that way to say there is an issue that needs to be addressed. Protect yourself by never clicking on a link or calling a number in a pop-up warning. There are effective security programs for computers that can be purchased fairly inexpensively. They will block most of these scammers so you never see the message.

Donation Scam

An organization called the Cancer Recovery Foundation said it was collecting money for women with breast cancer to use to pay their rent and utilities while they were receiving treatment. The Federal Trade Commission discovered that the group had collected over \$18 million in donations. The amount passed along to help patients was about 1% of the total. The rest went to the scammers.

The next time you get a letter or call to donate to a charity, consider these steps to donate safely:

- Take your time. Check out the charity before you give.
- Find out how much of each donation goes to the program. All charities have some costs such as insurance, even if they are an all-volunteer organization. However, most of the money should be going to the programs.
- If the charity is local, ask how the program will impact your area.
- Do not donate to any organization that insists on cash, gift cards or funds wired to an account. Only scammers do this.

Home Repair Scams

Warm weather brings out the home repair scammers. It is difficult to find someone to do construction or handyman work so scammers see an opportunity. They especially target older people. Before you agree to have someone do work at your home, do a little work yourself including:

- Check around to see what the job should cost.
- Get references for a business you are not familiar with.
- Do not pay the full amount up front. Many contractors ask for a deposit they can use to buy the materials for the job but they do not ask for the whole amount until the work is completed.



More Scams

Scam Involving Medicare

Medicare is one of the programs targeted most often by scammers. Nationwide there are three scams showing up frequently on Medicare statements.

One is where people with or without diabetes are receiving statements which include a device to continuously monitor blood glucose levels. Medicare began covering these monitors this year so scammers have seen this as another opportunity to get money from the government.

Another scam begins with a caller offering a free health care product and says Medicare covers it. The scammer says if you give them your Medicare identification, he will see that you get the item. Usually this is something Medicare pays for if a doctor prescribes it, but not when someone offers it out of the blue. If you get any product at all, it will be an inferior product. The caller just wants your Medicare number to run other scams.

A third scam being run currently is for a free genetic test that only requires a cheek swab plus your Medicare number. It is only under rare circumstances that Medicare pays for genetic testing. The scammer is trying to get your Medicare information.

Check your monthly Medicare statement for any suspicious activity. Report any false charges. Medicare has a team of people who are seeking fraudulent charges and are trying to track down those scammers. When the public reports payment for services they did not receive, they are helping to keep premium costs lower.

If you call, have your Medicare statement available so you can give the date, service provided, and other information. To report Medicare fraud, call: **1-800-633-4227**.

Triad has a Website!
Check it out at
Waldocountytriad.com

Online Friend Scams

Many people are looking for a companion. If you meet someone on social media or a dating website, how do you know the profile is real? Scammers may pose as an American living in a foreign country, such as a military person abroad. The chats can seem real and can soon turn to love or even marriage.

The best way to be certain the person is a scammer is if after building a relationship, they ask for money. They usually say they need money either due to an urgent and unexpected problem that has arisen or because they want to buy an airline ticket to meet you and don't have the cash right now. Once money is sent for the ticket, the person often says that money was needed for something else and more money is needed to buy the ticket to come to meet you. Recently, the staff at the Bangor International Airport reported having several area residents waiting for a new love interest to arrive but no one showed up. The new friend was not even on the passenger list for that flight.

Another scam people pretending to be the new "love interest" are doing is to offer to help you invest your money in the crypto currency market. After they have built a relationship with you, you believe they have your best interest at heart. However, they are only thinking of themselves. They might say they have made a lot of money doing this and assure you that you will, too. They say they will do the work of setting up an account for you. In reality, this is an account for the scammer. You have lost your money as soon as you send it.

If an online friend wants money for any reason, don't send it. Break off all contact. You can be sure this is a scam. The person to whom you have been talking all this while is not who you thought it was. Don't feel bad about being taken in. Just be glad you did not spend your life's savings on their scam.



More Scams

Low Prices on Brand Name Products

Social media is flooded with ads offering steep discounts on brand name products. Before you buy, know that scammers often impersonate real companies offering what seems like an incredible price for an expensive item. If you buy from one of these sites, you might get a cheap imitation or you might get nothing at all.

There are a few ways to protect yourself: you.

- Research the company by entering the business name in your browser and adding the word “complaint” or “review”. You may learn that others have had problems with this company.
- Go to the Better Business Bureau website and type in the name of the business to see if there are complaints there.
- Compare prices on this site with the price for the same item on other websites. If it is wildly different, chances are it is a scam.
- If you decide to buy, pay with a credit card. You have the best protection as you can dispute the charge if you do not get what you ordered.

Toll Charges Scam

People report receiving text messages saying they did not pay a highway or bridge toll. Scammers know the public travels a lot during the summer and fall months so this is another opportunity to try to steal your money. The message will say that the payment is overdue and to take care of the fine and penalties, click on a link in the message. That will ask for your driver’s license number and credit card details.

The scammer expects many readers will click on the link impulsively, figuring they might owe for a toll. Don’t click on it. If you think it could be legitimate, call the toll company of the state the message says it is from. Do not use the number provided in the message. If you provide the information requested, the scammer has all he needs to steal your identity and use your credit card, leaving you with a mess to resolve.

Free Money Scam

Scammers are on social media posing as lottery winners, often using the names of real winners. The post might say “I am the winner of \$600 million and I can never use that much money so I am giving away \$50,000 to the first 1,000 people to message me.” People who reply are asked to buy hundreds of dollars in gift cards and provide the numbers on those card to be used to cover the taxes and delivery costs. Never pay to get a prize. This is always a scam.

Pass It Along

People who know about scams are more likely to be able to spot them. Triad asks you to share what you know about scams with your family and friends. The Triad board of directors would be pleased to add them to the newsletter list if they have an interest.

Safety Tip

There are numerous scams where the caller tries to get you to say “yes”. They use the recording of your voice to say you approved a purchase or they may sell your number to other scammers as a working number.

They get people to say “yes” by asking a simple question such as “can you hear me?” or “is this ___(your name),” or “is this the homeowner?” It is automatic to say “yes” to questions such as these.

If you have an answering machine or voice mail, use it. Scammers do not usually leave a message.

If you answer the phone, get into the habit of saying other than “yes” when asked “can you hear me” such as “clearly”. When asked if this is you or is this the homeowner, you can answer something like “speaking”. Practice saying something other than “yes” to phone calls from strangers.



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,

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

email: **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 more information about Triad or its services, visit our website, call or email.

Website: waldocountytriad.com

Phone: 322-4149

Email: triad@waldocountyme.gov



Community Opportunities

Distribution of Safety Items

Triad is working with the Thorndike town office staff, the fire department and the American Red Cross to provide residents 65 or older with reflective house number signs, carbon monoxide and smoke detectors and other safety items. The items will be delivered and installed on Sunday afternoon, July 21.

Triad's Harvest Luncheon

Triad will hold a free harvest luncheon with entertainment and Bingo with prizes in early October. The date and other details will be available soon.

Handcrafters' Day

Experienced volunteers will share their art or craft in day-long workshops to be held this fall. More information will be in the next edition of this newsletter.

Drug Take-Back

The next Drug Take-Back day will be held in late October. The date and location will be released soon.

Shredding

Another shredding date has been set for Saturday, April 26, 2025. Put it on your calendar.

Waldo County Pet Food Pantry

Date: First Wednesdays and Third Saturdays
(Come only one of the two days.)

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

Location: VFW hall, 34 Field St., Belfast

Requirement: Rabies certificate for each animal.

If you have pet supplies you would like to donate, there is a drop-box at the VFW hall near the door. They accept pet food donations. (Partial bags of dry food are okay. Also, they accept new or used leashes, bowls or other pet items. Whatever you can give will be most appreciated.

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: Former Lions Clubhouse

44 Prospect St.

Searsport

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**

Belfast Community Works' Repair Café

Bring your garments for mending, small electrical appliances or bicycle that need basic repair. There will be volunteers on hand to try to fix it. Common parts will be available for purchase. This neighbor-to-neighbor program will help you save money while keeping items out of the landfill.

Date: Third Saturday of the month of the month

Time: 9:00 a.m. - noon

Location: YMCA

157 Lincolnville Ave., Belfast



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

Newsletter Staff
Editor ----- Pat Pierson
Proofreader: Linda Didelot

Collating and Mailing Team:

Marian Burke Barbara Gould Audrey Lawson
Joyce Chamberlain Ellie Hutchinson Mike Lawson
Joanna Deetjen Eileen Kelley Charlene Pieske
Linda Didelot Pat Kelley Sarah Rossiter

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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

To change your mailing address or to add or remove a name to this mailing list, call Waldo County Triad at 322-4149 or email at triad@waldocountyme.gov

Summer 2024

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