



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 17, Issue 4

Fall 2019

Triad Happenings

Triad Auction

Friday, September 13
Tarratine Hall
Main St, Belfast
previewing - 5:00 p.m.
auction at 5:45 p.m.

Food will be available for purchase.

There are lots of great items available and here are just a few:

- Hand Tools
- Small Furniture
- Paintings
- Wood Sculpture
- Pet supplies
- Handmade Quilt
- Air Filter for Wood Shop
- Push Lawn Mower
- Lots of Gift Cards
- Much, much more

Waldo County Handcrafters' Day

Triad is now the organization offering this program. Six volunteers will share their expertise with those interested in attending. See **page 7** for more details on classes available.

If you would like a copy of the brochure including registration details, contact Triad at:

triad@waldocountyme.gov
or
PO Box 125, Belfast, ME 04915

Brochures will be sent out soon. The event will take place on **Saturday, October 12** at the Waldo Community building. **Registration is required** as participants need to bring supplies and each class size is limited. The deadline to register is September 25. All proceeds will go to Triad safety programs for those 50 and older.

Drug Take-Back and Shredding Day

Bring your unwanted medications for proper disposal plus any paper containing personal information that you would like to have shredded. You may want to shred old checks, medical records, tax records, bank statements and the like. It is all free and there will be refreshments.

You can help Triad by leaving your returnable cans and bottles. All contributions will go to help continue programs for seniors.

Saturday, October 26
10:00 a.m. to 2:00 p.m.
Sheriff's Office
Public Safety Way, Belfast

Free Vehicle Winter Safety Check

Triad is teaming up with the Waldo Regional Technical Center to provide a vehicle check-up for winter readiness. Students will check fluids, tire tread, belts, tire pressure, wiper blades, hoses, battery, and more.

Tuesday, October 15
(rain date is Thursday, October 17)
Tarratine Hall
Main Street Belfast
9:00 to 11:00 a.m.

Warm Coat Collection

Triad will be collecting warm jackets, mittens, hats, scarves and blankets from mid-September to mid-November. Check **page 6** for a list of collection box locations.

Read About Current Scams Inside



Scams From Our Readers

Scam Involving a Nun

A reader received an email from someone claiming to be a nun. The nun said she had spent her life raising funds to help widows, orphans and the homeless. She now has terminal cancer and cannot continue with her mission. She wrote to the reader saying that she would send her \$2.5 million to continue the charitable work she had started. The reader could keep \$875,000 if she would agree to distribute the remaining \$1.625 million to widows, orphans and the homeless anywhere. The reader was directed to email her name, mailing address, phone number, date of birth and the account number to be used to deposit the funds to continue the work. The nun then offered a Christian blessing to the reader.

This scam artist was asking the reader to provide everything needed to carry out several types of scams. If the reader had replied, the criminal could steal her identity, empty her bank account, and sell the data to other scammers.

If you look at the email information carefully, it is apparent that the writer does not know who the reader is or where she is from. Still the writer says she is sending \$2.5 million. Honest people do not contact you out of the blue offering you a lot of money. It does not matter if they say you won something or if you need to do something in return to receive the cash. They just make up a story about why they need your personal information. They can use it for more scams or sell it to other scammers. They continue to run these cons because enough people reply to make it worthwhile for them.



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

Bank Account Deposit Scam

A reader noticed a one cent deposit on her bank account statement and inquired about it. Usually deposits have a set of initials identifying the source of the deposit such as SSA for a deposit from Social Security Administration. This deposit had a set of unrecognized initials plus a lengthy number.

The bank determined that the number was a type of phone number used for the caller to charge the person who gets called and those types of numbers are most often used by scammers. In this instance, the phone was used to add a penny to her bank account. The bank told her the reason for the deposit was to determine that the number belonged to an active bank account. Since the penny got transferred, the scammer knew it was a current account number. No funds were removed before she happened to see that something odd had happened. For her protection, the bank closed the account and set up a new one for her.

Carefully look at your bank statements. Make sure that everything that should be there is there and that there are no unusual notations on the statement. If you see anything you do not recognize, contact your bank right away.

Scam Claiming to be from Amazon

A reader reported getting an email stating that Amazon had received a message that she wanted to change her password. The message states that they need to authenticate that she really was the one who wished to change it. If she did not make the request, then she was directed to "click here".

You do not need a password to get onto the Amazon website. If she had clicked on the link suggested, the scammer might have locked her computer and asked for ransom to open it or he/she might download a program so her files could be opened remotely, and on and on. Asking to indicate that you DO NOT want an offer is often an easy way to get people to click without thinking and become victims. Watch for this.



More Scams

Investment Scam

Triad has received several reports from area residents stating that they have received a Facebook message from an old friend regarding a great offer. The scammer says that there is a grant program available and the reader could receive up to \$100,000 from it. Anyone who replies to it is told that there are some up-front costs to cover such as taxes. The payment requested most often is in the form of wire transfers or gift cards.

This message looks like it is from a person you once knew. The scammer has created a false Facebook account with details obtained about the other person. Offers of grants are in a number of scams. A genuine grant never requires the payment of taxes or other up-front costs to receive it. A grant is a gift provided for a specific purpose.

If you are interested in something that comes to you from an old friend via social media, call the person for more information. Do not use the number sent in the message as you will just get one of the scammers. Use the phone number you have for the friend. These social media messages are most often coming from a foreign country where American law enforcement officials have no power to act. If money is sent, there is usually no way to get the funds back or for arrests to be made.

Gift cards are becoming one of the most popular way for scammers to collect money from victims. Because they are not traceable. Some stores that sell gift cards are asking why you are buying the card if it is for more than a small amount. This can annoy the buyer, however, stores like Walmart and others that do this have stopped a lot of people from getting involved in scams by asking the question.

Thank You!

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

Cancer Screening Scam

Around the country, people are getting phone calls where a caller asks if they have any close relatives who have had cancer. Most everyone has someone. The caller says that for peace of mind, they are offering a free DNA kit to test for cancer. To get the kit, you need to give your Medicare number, your full name and mailing address so they can send the kit to you. This scam requires the help of a person who is authorized to bill Medicare. Medicare is being billed anywhere from \$6,000 to \$20,000 per test. Generally, people are receiving a kit but no results. They do not realize they have been duped until they see the charge on their Medicare statement.

In Kentucky, the attorney general reported that older citizens were being approached by a person in a van offering \$20 if the senior would provide a DNA cheek swab, give their Medicare number plus the name and mailing address to use to supposedly return the results. In Nebraska, state officials report that they have reports of scammers going to senior housing or assisted living facilities and offering to do the cheek swab for people to get the DNA cancer screening. The residents just have to give their Medicare number in these instances.

This particular scam gives the thief the name, mailing address, and Medicare number. This information can not only be used to bill Medicare for unnecessary services, but the information can also be sold to others for additional scams. Know that you need to guard your Medicare number just like it was your bank account number or other personal information.

Medicare has staff that reviews bills submitted looking for fraud but individuals can spot it on their statements quicker than a worker can find a pattern of questionable claims. Be sure to look at your statements carefully. If you see something that you do not recognize, call to report it using the number on the statement. You can help to save billions in taxpayer money that goes to Medicare fraudsters every year.



Even More Scams

Equifax Breach Scam

An estimated 147 million Americans had their credit information stolen in the Equifax breach. The Equifax settlement is that they offer victims their choice of credit monitoring or a cash settlement. In order to apply to get your choice, you have to go to a website and put in your name and the last four digits of your Social Security number. The claim site was posted in late July and almost immediately fake sites appeared that asked people to give a lot more information in order to make a claim. People are going to these scam sites and when asked to provide all sorts of personal information, they are doing it. Be very sure that you are on the correct website when you check to see if your information was stolen in the original breach. The scam sites look very real. The new set of scammers can use the personal information they collect or sell it to other scammers.

In the settlement with Equifax, victims were given the choice of 10 years of free credit monitoring for all three major credit companies or up to \$125 in cash if the victim already had credit monitoring. The company had to set aside \$31 million for those people who wanted to take a cash settlement. That would give \$125 to each person if there were no more than 248,000 who selected cash. If there were more than 248,000 taking the cash settlement, the pot would be divided by the bigger number.

Within the first few days of the claim period, well over a million people had chosen the cash. The money is not to be distributed until the deadline of January 22, 2020, and the final number of cash claimants is known. Now that there are so many taking the cash, each person can only expect a few dollars rather than the \$125 originally offered. As things are going, the Federal Trade Commission suggests that the 10 years of credit monitoring is going to be more valuable than whatever cash the victims may receive. Equifax sells several products. As part of the settlement terms, Equifax cannot market any of their other services to victims.

To find out if your personal information was stolen, you can go to: [ftc.gov/Equifax](https://www.ftc.gov/Equifax). Under the banner that reads “File a Claim”, there is a line that says “**Not sure if your information was exposed?** Use this [look-up tool](#) to see.” Click on the tool. Enter your last name and the last four digits of your Social Security number. If it is there, you can make a claim at that same location. You need to do it prior to January 22. Whether you choose to get a check or credit monitoring, it will happen after that date.

Capital One Data Breach

Capital One credit card company announced that their computer records were stolen for 100 million American individuals and businesses and 6 million Canadian accounts. The information taken includes names, dates of birth, addresses, phone numbers, credit scores, credit limits, balances, payment history, email addresses, transaction information and some Social Security numbers. Capital One says they will contact all account holders involved.

Be alert to calls, texts or emails that say they are contacting you from Capital One. Notification and the offer of free credit monitoring will come by letter from Capital One.

Scams Involving Places of Worship

There is a new spin on gift card scams. People are getting email messages, texts, and phone calls from people pretending to be a local rabbi, pastor, priest, imam or bishop. The scammers ask for gift card contributions to a worthy cause. The request is for a popular gift card such as iTunes, Google Play or Amazon. Once the victim has made the card purchase, he/she is to contact the “clergyman” with the numbers and the PIN on the card. Now the scammer is free to spend the money or to sell the card information to others for cash.

Written requests do not use a person’s name but just begin with “Hi”. There may also be spelling errors. Before donating, contact the sender listed to be sure it is a genuine request.



Things to Know

Adult Day Care

As a division of Spectrum Generations, Bridges Home Services Adult and Community Support Services program provides flexible daytime individualized support for aging adults and adults with disabilities at the Waldo County location in Belfast. Opportunities are provided for socialization, stimulation, community integration, and assistance in improving skills for daily living to help participants to maintain and increase independence. The program also offers well-needed respite to family members and caregivers, allowing them to work, handle personal business, or relax, knowing that their loved one is well-cared for and safe. Bridges has over 40 years of experience in the health care industry and is staffed by certified personnel. There are several ways to contact the program for more information.

Phone: **930-8080**

Email: **adultday@spectrumgenerations.org**

Visit: **18 Merriam Road, Belfast**

Mon. - Fri. 7:30 am. - 4:00 p.m.

Waldo County Window Dressers

Volunteers are making insulating window inserts for the 8th year. They are visiting homes to measure for inserts now through mid-October. If you could use inserts to keep your house warmer this winter, you can sign up to participate by calling **596-3073** or order online at **www.windowdressers.org**.

The cost is low as the work is all done by volunteers. If you cannot afford the price, the organization has received a grant to help cover the costs. Window inserts are a great way to save on heating costs.

Thank You!

Waldo County Triad wishes to recognize the
Anglers Restaurant
in Searsport
for holding "Dining for a Cause" for Triad.

Power Outage Planning

Once in a while, a storm will leave us without electricity. If it goes on for too long and your home does not have an alternate source of heat, it may get cold enough that you need to go to an emergency shelter. To find the closest open shelter, call 211. The people providing the 211 service will know when shelters open and where they are located. Keep a small bag packed with medications, a change of clothes, and other items you would need if you had to leave in an emergency.

If a person uses an electric and battery dependent device, they need to take steps to be sure they have access to power at any time. Such devices might be oxygen, respirator, ventilator, home dialysis equipment or powered wheelchair or scooter. These devices will work for a while on battery back-up but the battery will need to be charged. You need to plan ahead when relying on these devices to be prepared for any extended power outage. Here are things to think about:

1. Contact Central Maine Power Company to let them know that you have a life-support device. Call **1-800-696-1000**.
2. If you have a generator, can you start it. If not, have the phone number ready of the person who will do it for you.
3. If you have a generator, do you have adequate fuel on hand to keep it running?
4. Have a plan to relocate in a power outage. Make arrangements beforehand to plan to go to stay with family or friends who can provide power for you. Have their number handy.
5. If you are going to relocate, how will you get to that location? If someone is to take you, have that number available.
6. When the electricity returns, check your device to be sure the settings have not changed to a default mode as they often do.

We do not expect to need to use these plans but it is important to have them on hand if an incident like the ice storm of 1998 were to happen again.



Things to Know about Triad

Supporting Waldo County Triad

There are now several 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.
 Sheriff's Office in the lobby by drug drop box
 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.

Warm Coat Collection

Triad is collecting warm clothing from mid-September to mid-November. New or clean and gently used items are being sought. We can use coats, hats, mittens, gloves and other warm garments in adult and children's sizes. Scarves and warm blankets are also appreciated. While we used to just collect for seniors, we find there are quite a few seniors raising grandchildren so there is need for children's items as well as those for adults. All items collected will be distributed to Waldo County residents.

Boxes are set up at the following locations:

- Belfast Police Department lobby
- Carver Memorial Library, Searsport
- Davis Public Library, Liberty
- First Baptist Church, Belfast
- First Church of Belfast
- Hannaford, Belfast (lobby by check-outs)
- Robin's Consignment Shop, Belfast
- Unity Barn Raisers lobby
- Waldo County Sheriff's office lobby, Belfast
- Waldo County YMCA, Belfast
- Winterport Town Office

If you have questions about the program, call Triad at 1-866-426-7555.

Join Triad for Lunch

On Wednesday, October 30, Triad will be the presenter at the YMCA luncheon. We will tell a bit about what Triad does and have Files of Life and other items available for participants.

You need to reserve a space with the YMCA so they know how many meals to prepare. Make your reservation at least one week earlier by calling the Y at **338-4598**.

Come have a good meal, meet others and get a few safety items to take away.

Triad's Facebook Page

Follow Triad on its all new Facebook page to find out what the organization is doing.

Email Newsletter Offer

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

triad@waldocountyme.gov

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

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

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

Paper copies are free to Waldo County residents. We also 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 return quicker.

Registration forms are at the offices of the Belfast and Searsport Police and the Waldo County Sheriff as well as on their websites.

Sign up today!



Community Opportunities

Triad Auction

Friday, September 13
Tarratine Hall
Main St, Belfast

previewing - 5:00 p.m.
auction at 5:45 p.m.

Food will be available for purchase.

Waldo County Handcrafters' Day

Saturday, October 12
Waldo Community building
Route 131, Waldo

Get you copy of a brochure and register materials for one of the classes below:

- quick quilt - Becky Woods
- wool candle mat - Michele Leach
- finish a sewing project - Brenda Davenport
- paint - Joy Frost
- table runner - Charlotte Saucier
- Log cabin quilt - Pat Pierson

Registration deadline is September 25.
 Enrollees will receive a list of items to bring, an agenda for the day and directions to the meeting place. Email or write for the brochure.

Email: triad@waldocountyme.gov
 or

Mail to: Triad, PO Box 125, Belfast, ME 04915.

Vehicle Winter Safety Check

Tuesday, October 15
Tarratine Hall
Main Street, Belfast

9:00 to 11:00 a.m.

(rain date is Thursday, October 17)

YMCA Active Older Adult Luncheons

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

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

Hannaford gift cards will be available for purchase from Triad volunteers in the lobby.

Drug Take-Back and Shredding Day

Saturday, October 26

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

Sheriff's Office

Public Safety Way, Belfast

Bring unwanted medications for safe disposal, and unneeded documents to be shredded. If you wish to donate returnable cans and bottles, Triad will be prepared to take those too.

Waldo County Window Dressers

The Waldo County Window Dressers will be seeking volunteers to help with the production of heat-saving window inserts. If you would like to help at one of these workshops, there are four sites. You can sign up on the Window Dressers Website or by contacting the organizer.

Searsport: October 19 to November 2

Searsport Town Office

Contact: dcrjsmith@hotmail.com

or phone 548-2141

Belfast : November 6 to 22

Belfast Boat House

Contact: cdavis5468@roadrunner.com

Liberty: January 16 to 20

Revision Energy

Contact: tcarter@revisionenergy.com

or phone 480-5226 - ext. 2202

Unity: February (dates to be determined)

MOFGA Education Center

Contact: chess@unity.edu

Or phone 970-230-2179

The Market of Unity

The Market of Unity invites people to sell on Saturdays through Columbus Day weekend. You do not have to live in Unity to participate. Space is free. You can sell once or often. For more information and how to participate, visit their Facebook page or call the Market of Unity at: **948-6521**.

The market is open for business every

Saturday from 9:00 a.m. to 2:00 p.m. through October 12. It is located at 74 School Street.

There are many types of items available.



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

Fall 2019

Change Service Requested

Waldo County Triad
PO Box 125
Belfast ME 04915

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