

Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 20, Issue 3

Summer 2022

Triad Happenings

Triad Auction

The auction is back! Triad is in the process of collecting donated items from individuals and businesses to offer at its annual auction. So far, there are lots of gift certificates, some tools, safety equipment, and baby items. There will be much more coming.

If you would like to donate, you can leave small items at the sheriff's office during office hours of 8:00 a.m. to 4:00 p.m. weekdays. For other items, call **338-6786**.

The auction will be held:

Date: Friday, September 9

Place: Tarratine Hall
Main St., Belfast

Time: 4:45 - viewing begins
5:45 auction begins

Food: available for purchase
throughout viewing and auction

Triad Board Members

Triad suspended board of director meetings for the first two years of the pandemic. Now some members were no longer able to participate. Triad is looking for a few people who would be interested in helping to develop and carry out programs and services to improve the safety of residents who are 50 and older. The board meets on the **second Wednesday of the month at 2:00 p.m.** at the sheriff's office. We invite you to stop in during a meeting to see if this volunteer work might be of interest to you would like to become a board member or other Triad volunteer.

Triad Quilt Raffle

A supporter of Triad has made the generous donation of a handmade quilt. It is a 72" X 84" denim circle quilt, that is, circles of denim filled with a bright cotton fabric. The heavyweight denim used makes this quilt like a weighted blanket often used to comfort people who are ill and is comforting to anyone. Winter is coming and the price of fuel is very high so another quilt would be welcome this year.

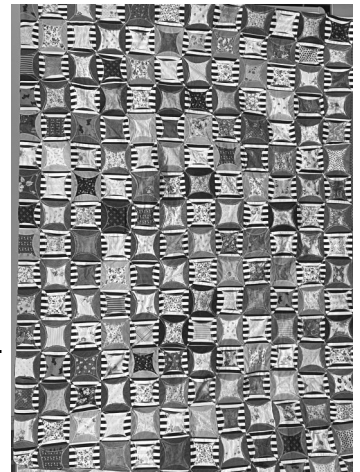
Tickets are \$1 each or six for \$5. They can be purchased from any board member or at Triad events. You can also obtain tickets by mail by sending a check. Please include your name, address and phone number and we will fill out your tickets and return a receipt to you -

Triad
PO Box 125
Belfast Maine 04915

The drawing will be held on Wednesday, December 14. The winner will be notified by phone.

Don't miss out. If you cannot use another quilt for your household, it would make a nice gift.

All earnings will go toward Triad programs.



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 Submitted by Our Readers

Money is On the Way

A reader received an email message that stated a courier would be bringing her a box containing \$2.6 million in cash on which all fees had been paid. The courier service name and a tracking number was provided. The message said the courier service did not know what the box contents were and if you had to contact them for any reason, do not tell them. The reader was directed to give her name, physical address, phone number, photo ID, and the name of the nearest airport to which the package should be directed. A phone number for the sender was provided if you wish to contact him.

This entire message is too strange. It does not say why someone is sending a box full of cash to the reader. If you follow the phone number to see where it is from, the country code is Nigeria. This is definitely a scam.

Spectrum Calling

A reader received a call from someone saying she represented Spectrum. The caller said the company was upgrading its equipment and the reader would get a monthly discount on her bill for the interruption. There would be a one-time charge of \$248 for the new equipment but this cost would be recovered over time as the monthly charge was going to be a little lower. The payment was to be made up front or the service would be cut off. The reader thought this call seemed odd so she hung up. Next she called the number she had for her cable service. The real Spectrum representative said there was no such charge to be made. Now the reader knew it was a scam.

While the reader was talking to the real Spectrum representative, the fake one kept calling back. When the reader was done talking to Spectrum she answered the scammer who asked why she had hung up. The reader told her she wanted to call the number she had for Spectrum. The fake representative hung up. This is another indication that it was a scam. The reader had caught the scammer in the act.

Computer Virus Scam

A reader was using her computer when she received a message that appeared to be from Microsoft that said her computer had been infected with a virus and to call for assistance. She did that. She was told that the cost to remove the virus would be \$399 and they would need a check for that amount. She gave her checking account numbers. She was told that since her computer was still under warranty, Microsoft would refund the money in two parts. The first refund she was to get would be for \$100. She was directed by the caller to type that amount into a reimbursement form. When she typed \$100, \$10,000 popped up. She was told that the transfer of \$10,000 was complete and she would have to return \$9,601. He wanted her to do this using a smartphone but since she did not have one, she was told to go to the bank, get the money in cash and send it via UPS. At the bank, the teller told her she was being scammed and froze the charge and closed all her accounts. When the reader got home, the scammer continued to call her for the next several hours.

The two phone numbers used in this scam were from California. It has become common practice by scammers to buy inexpensive phones and buy a relatively small number of minutes for each phone. They will use a phone for a customer or two and then discard it. The phone is not traceable back to an individual so the scammer is not easy to find.

Some scammers run scams on Americans while operating from foreign countries. They may come to this country to buy pre-paid phones because these phones will come with a U.S. phone number. We are more likely to answer what appears on the caller ID as a local number rather than an international one.

Be wary of any pop-up messages that say your computer has been infected. Scammers are finding ways to connect with your computer or smart phone and tell you anything. Before you agree to pay, be certain you are dealing with the real company.



More Scams

Family Member in Trouble Scam

In rural Maine, a person reported getting a call from a deputy sheriff saying a family member was in custody and needed \$16,000. A man came to the house to collect the money. He was walking with no car in sight. A few hours later, the man called again asking for more money. The victim called the police at this point knowing it was a scam.

A few hundred miles away and a few days later, a similar incident was reported. This time the caller said he was a lawyer and the victim's grandson had been arrested and needed \$8,500 for bond. The victim went to the bank and withdrew the money. The "lawyer" said he would send a courier to the victim's house and soon a woman came for the money which they paid.

It is quite easy to find your phone number, age, physical address and the names of family members on the internet, even for those who do not have a lot of computer skill. Be very suspicious of anyone asking you for money out of the blue. This scam is supposed to frighten people into action due to concern over a family member without really thinking about the situation. Before you consider turning over money in a situation like this, phone the family member who is supposed to be involved.

Text From Yourself Scam

People are reporting to the Federal Trade Commission that they are receiving text messages from their own cell phone number. When your caller ID shows your phone number, the shock is supposed to get your attention and get you to respond to the message. In one recent version, the text thanks you for paying a bill and offers a free gift card if you click on the link provided. If you click on that link, you may be letting the scammer download a virus onto your computer or adding your phone number to a list that will be sold to other scammers.

Your smartphone may have an option to filter and block spam or messages from unknown numbers. Please check for this feature and use it.

Scammers Advertise Opportunities

Scammers are advertising lots of jobs and business opportunities on the internet, especially on social media. Many of these jobs are work-from-home offers as scammers know a lot of people learned they preferred working from home during the early days of the pandemic. The job might be to sell items, become a mystery shopper, or reship products. They may promise high earnings with little work or tell you that you can start your own business easily and make money right away.

If you are in the job market or looking for an opportunity to start a business, scammers are looking for you. Before you agree to take a job offer or accept a business opportunity, there are some things to consider:

- Do an online search for the name of the company or person who is hiring you plus the word "scam" or "complaint". You may find that they have scammed others.
- No honest employer will ask you to pay to get a job. Anyone who does require payment is a scammer.
- An honest potential employer will not send you a check saying you need to cash the check and return part of the money. Scammers may say that the money you are returning is for training or supplies. The check sent to you is not valid. You will be charged by the bank for accepting a bad check plus if you send money back, you have lost the amount of your check. Also you lost the incentive payment since the check was bad.
- Success stories and testimonials may not be true or they may not be typical. Glowing reports may be fake or at least misleading. They may pay people to create the story or they may just make them up themselves.

Thank you

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



More Scams

Credit Repair Scams

People with low credit scores may jump quickly when they are promised a fix that can give them a higher score. The Federal Trade Commission (FTC) reports that there is a new twist on credit repair scams. A group doing business under a few different names says you can earn big money by promoting their credit repair services. According to the FTC, this particular credit repair service is both a sham and a pyramid scheme. A lawsuit claims that the company bilked people out of more than \$213 million with a scheme that combines charging people for worthless credit repair services and then recruiting them to sell the same bogus service to others.

These scammers claimed they could boost people's credit score by hundreds of points quickly and permanently by removing negative information from their credit reports and substituting positive information. They were charging \$99 up front for their services plus \$89 per month. It is illegal for a credit repair company to charge people anything before fully performing the services it promises. This group also fails to give people information on the total cost of its services and no information on how to cancel or get a refund. Providing this information is also legally required.

According to complaints, once a person pays for the credit repair service, the scammers pressure them to become agents for them, telling them they can make thousands of dollars per month by selling to other consumers. Next those people will be recruited to become sellers. The company charged hundreds of dollars to become an agent and more money to advance in the business. Those complaining state that instead of making money, they lost it.

If you are working to repair your credit, know that it is a slow process but it can be done. Pay bills by the due date, pay off credit card debt and don't take on any new debt. Check your credit report to see if there are errors in it that may lower your score. You can work with them to remove incorrect information.

Scam Involving U.S. Customs

For years the primary government agent imposter scheme involved scammers who said they were IRS agents. Now some are posing as U.S. Customs and Border Protection officers. The scam works like this. You get a recorded phone message. The scammer might say illegal items were shipped in your name and have been intercepted so now there is a warrant out for your arrest. They demand that you pay to get more information. You are told you must provide your Social Security number and pay with gift cards or wire transfers.

No government agency requires payment in the form of gift cards or wire transfers. Scammers know that the threat of arrest will frighten many people into acting hastily to prevent it. If you get a call like this hang up.

Baby Formula Scams

With the baby formula shortage, scammers are tricking desperate parents into paying steep prices for formula that never arrives. They set up fake websites on social media with product images and logos of well-known formula brands to make people think they are buying directly from a formula company.

Before you order from any unfamiliar online store, try these tips:

- Check out the company or product by typing its name in a search engine with a term like "scam" or "complaint".
- Use a credit card to pay as this gives method may mean that you can get your money back if a product does not arrive.
- Know that a seller is supposed to ship your order within the time stated on their website or within 30 days if no time is given. If the seller cannot send the item as promised, they must send you a revised new shipping date and the opportunity to cancel the order and get a refund.
- Be wary of buying scarce products from unknown online sellers.



Things To Know

Senior Planning Center

The Senior Planning Center helps older people determine their health insurance needs. If you are turning 65, they can help you work your way through the confusing Medicare maze. If you want help in selecting a Medicare Advantage, a Medicare Supplemental insurance or drug or dental or vision insurance plans, they have qualified professionals to help determine which plan best meets your needs.

In addition to these insurance selection plans, they may be able to help many older persons with a Medicare Savings Plan (a plan that pays part or all of the monthly Medicare premium and possibly some other health care costs). If you are single with a monthly income under \$2,171 and cash assets under \$58,000 or married with monthly income under \$2,923 and cash assets under \$87,000, you may qualify for the Medicare Savings Plan. They can determine if you are eligible and if you are, they can enroll you.

All services are provided free of charge!

For questions or assistance, call your area Senior Planning Center located in Reny's Plaza in Belfast. The phone number is **218-1370**.

Lions Club Eyeglasses & Hearing Aids

Since 1925, Lions Clubs have been a champion in helping to combat vision impairment and blindness. In the more recent past, they have been assisting with hearing loss, too. They do this work through public donations of unwanted eyeglasses and hearing aids. These items are repaired if necessary and given to those who cannot afford them.

If you have unwanted eyeglasses in frames or hearing aids, you can donate them locally in specially-marked boxes at Hannaford in Belfast or in any of the RSU 71 (Belfast area) schools. In the fall, Triad plans to have the Lions Club present at the Drug Take-Back Day. They will be collecting glasses and hearing aids again at that time.

Reducing Heating Costs

Home heating costs are at an all-time high. If your windows are drafty, insulating window inserts from Window Dressers can make your home more comfortable and reduce your fuel usage. Volunteers build the inserts to fit inside your existing windows. Inserts are made with a pine frame wrapped tightly with a durable polyolefin film to create a clear view of the outside and provide an insulating air space. Foam weather-stripping is placed around the outer edges of the frame to stop drafts and make a very tight fit. The frame is tight enough that it is held in place by friction. The frames are removable and reusable with an expected life of at least ten years.

For each home, a Window Dresser comes to the home and measures each of the windows to be insulated. Volunteers will get together this fall to build the inserts to the specifications needed for each window in each home. Pricing is based on window size and remains low since the inserts are built by all-volunteer labor. The non-profit organization received a grant to help provide window inserts for those who cannot pay the full cost of the materials used.

If you have questions call **596-3073**. To order window inserts, you can call this same number or sign up online at ***windowdressers.org***.

If you are interested in volunteering to help make inserts, they are always ready for more helpers. You can sign up by visiting their website or calling the phone number above. Building will be done at the Belfast Boathouse from November 8 - 24.



Thank You!

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



Things to Know About Triad

Spring Drug Take-Back Day

This event was another successful one for both Triad and the Belfast Lions Club. Triad collected 242 pounds of pills for proper disposal and 6,500 pounds of paper documents with personal information for shredding. The Lions collected many unwanted eyeglasses and several hearing aids.

We appreciate all the contributions made of glasses and hearing aids and medications for disposal and documents for shredding.

If you have unwanted medications and don't want to wait for the next Drug Take-Back Day, you can dispose of them in one of the secure boxes during office hours located in the lobby of the Searsport Public Safety building and in the lobby of the Waldo County Sheriff's office. Just drop them in the box.

Needles and liquids cannot be deposited in these boxes.

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**

Contact Triad

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

1-866-426-7555

or email

triad@waldocountyme.gov



Email Newsletter Offer

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

triad@waldocountyme.gov

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.

The sign can be made attached to a post to be set beside the road out of the way of the plow. If you prefer, it can be made to attach to a rural mailbox (no post). The cost is \$15 with the post and \$10 without.

Send your order to:

Waldo County Triad
P.O. Box 125
Belfast, ME 04915

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

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. Also, you will receive 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**

Support Triad with Returnables

Swan Lake Grocery is under new management and continues to accept returnable cans and bottles for Triad. We greatly appreciate their willingness to help support improving the safety of older Waldo County residents.



Community Opportunities

Triad Auction

Date: Friday, September 9

Location: Tarratine Hall
Main Street, Belfast

Time: Viewing - 4:45 p.m.
Auction - 5:45 p.m.

Food available for purchase beginning at 4:45.

To donate usable items, call the sheriff's office at **338-6786** to make arrangements.

Triad cannot accept clothing, electronics or large pieces of furniture.

Home Repair Volunteers

The Mason's Elder Outreach program helps older homeowners with small home maintenance jobs like changing lightbulbs in ceiling fixtures 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 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.

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!

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 Lincolnton Ave., Belfast

Registration: Call **338-4598**

Triad Board of Directors Meetings

New members and visitors welcome.

Date: Second Wednesday

Time: 2:00 - 3:00 p.m.

Location: Sheriff's office, Belfast

Watercolor Painting

If you ever thought you might like to try watercolor, this may be for you. Participants will explore the basics of watercolor and experiment with various techniques. Special attention will be given to beginners. Explore your creativity. There will be ample time for practice as well as to learn from others. Please bring your own supplies. Call the Y at **338-4598** for a list of items needed.

Date: Mondays

Time: 10:00 a.m. - Noon

Location: YMCA

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.



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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• Marian Burke	• Ellen Hoyt	• Lori Kuwik	• Owen Smith
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• Matt Curtis	• Eileen Kelley	• Sandra Otis Anderson	• Jeff Trafton

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 2022

Change Service Requested

Waldo County Triad
PO Box 125
Belfast ME 04915



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