



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 20, Issue 4

Fall 2022

Triad Happenings

Triad Scam Jam

An all new scam prevention program is back after a gap of a few years. Several people will be coming to Waldo County who work every day to help the public stay safe from scams. There will be representatives from law enforcement, financial crimes within the banking industry, the Attorney General's office and others who can tell us know about current fraud in Maine and what we can do to help ourselves be safer. Also, there will be exhibits from several organizations and reading material you can take home.

Come and bring a friend. The program could save you money and frustration later as well as give you resources to help if you should need them. There will be door prizes and refreshments, too.

Thursday, October 20
Tarratine Hall
(Main Street, Belfast)
9:00 a.m. to noon

The event is *free* to everyone thanks to the generous sponsorship provided by several local businesses. Triad greatly appreciates their help in keeping us all safer from fraud.



Dining for a Cause

Join Triad for dinner at Angler's restaurant on Route 1 in Searsport. For each meal purchased between 4:00 p.m. and 8:00 p.m. on Monday, September 19, Anglers will donate a percentage of the proceeds to Triad. All income from the event will go to improve the safety of older Waldo County residents. Have an evening meal out and help improve the safety of Waldo County seniors at the same time.

Monday, September 19
Anglers Restaurant
Route 1, Searsport
4:00 p.m. to 8:00 p.m.



Drug Take-Back Day

The Fall Drug Take-Back Day is an opportunity to get rid of unwanted medications. Triad will be joined by the Belfast Lions Club who will be collecting unwanted eyeglasses and hearing aids to be refurbished and given to those who cannot afford them. Bring medications for proper disposal and glasses and hearing aids to pass along to others.

Saturday, October 29
Sheriff's Office (just off Miller St.)
10.00 a.m. to 2:00 p.m.

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

CG DNA Test Scam

CG is an abbreviation for cancer genomics. It is a DNA test used to determine if a person is at risk for hereditary cancer. The test uses a saliva sample to help estimate an individual's chance of developing a hereditary cancer at some point during one's lifetime.

A reader received a call from someone pretending to be a representative of a medical diagnostic company. They were offering a CG DNA test. The caller said Medicare would pay for it. The reader was asked for her date of birth. She refused to give that so the caller hung up. If the call had continued, the caller would also want the reader's Medicare identification.

If a person did have a family history of a particular cancer, a healthcare provider might order a CG DNA test. It is also possible that Medicare would pay for it. However, no one would call offering the test. This test is done only for high-risk persons and would not be offered to the general public. Medicare might pay for it if it was prescribed by a health care professional certified to bill Medicare.

It is likely an unscrupulous healthcare professional is behind this scam. Once they have your Medicare information, they can bill Medicare.

This scam is being offered by phone in rural areas and by door-to-door visitors to older people living in senior housing complexes in metropolitan areas. Most people reporting this scam said that once they gave the information requested, they never got a test kit. Some reported they received a kit but they never got the test results after they returned the kit. These people gave scammers all they needed to use or sell their data to other scammers.

Doctors and other healthcare providers do not call offering free tests. Anyone calling you out of the blue asking for personal information is trying to scam you.



Subscription Scam

While working at her computer, a reader received a virus alert that said it was from the Microsoft Support Team. It was a very legitimate-looking logo. The message said her computer was frozen and she needed to call a toll-free number for help. Her computer was frozen. She could not do anything, including shut it down.

She had heard of this scam. She unplugged the computer and modem and decided to wait for a while. When she turned the equipment on again in a couple of hours, everything appeared to be working properly. She used her antivirus software to clear away anything that might have been done to her computer by the scammers.

If she had called the number provided in the message, she would have been told that they could fix the problem for her. They would charge this to her credit card. The usual price is \$399. By knowing she was being scammed, she saved herself money and she did not provide her credit card number to a scammer..

Subscription Scam

A reader received an email saying her subscription for Norton Antivirus computer protection had been renewed for \$296 using the credit card she had used to buy it originally. If she had questions, she should contact the company by calling the number provided.

Since the reader did not have this subscription, she was sure this was a scam. If she had replied saying she did not want the subscription, they probably would ask for her credit card number so they could reverse the charges. Since there never was a charge, she would just be giving her card information so they could use it.

There are a number of these scams circulating all supposedly from large companies that are used by millions. They could find people who reply thinking the message is from the real company. When they say you can call for help if you do not want the service or item, don't do it. Phone the business if you have a question by looking up their number.



More Scams

Job Scams

With the high inflation rate, many older people are looking for jobs to supplement their Social Security income. Scammers are using the names of well-known businesses to post non-existent job openings to trick people into sending them personal information or money up front to get the job. The phony postings usually offer great pay, and often say you can work from home and they will provide money to set up a home office. Once they get the information about you, they send you a check for a sizeable amount - let's say \$4,000. Next they tell you to keep \$1,000 as an advance on your salary and return \$3,000 so they can purchase a computer and office equipment for you. Neither the job nor the check is real! You now have no job, no office equipment, none of the money, and you are \$3,000 in debt for the money you returned.

If you are looking for work, there are a few things you can do to help protect yourself:

- Visit the official website for the organization or company to which you are thinking of applying. Most include a "career opportunities" or "jobs" section.
- Type the name of the company into your browser and add the word "review" or "scam" or "complaint" You may find the experiences of others given there.
- Don't pay for the promise of a job. Legitimate employers do not ask you to pay to get a job.
- Never deposit a check from someone you don't know. An honest employer will not send you a check and ask you to return part of it.

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!

Impersonator Scams

Nationwide people are reporting to the Federal Trade Commission that they are receiving text messages from the U S Post Office, Home Depot or other commonly used businesses. Those claiming to be employees of the post office generally say they need you to confirm your debit card details in order to get an undelivered package.

The messages from businesses say if you will answer a few questions in a survey, they will enter your name in a drawing for a prize. In order to get to the survey, you are directed to click on a link to answer some questions and pay for shipping. Don't do it.

If you respond to the either of these messages, you will not receive anything. However, you are likely to find unauthorized charges have been made to your account.

No matter what an unexpected text says, the advice is the same.

- Don't click on links or respond to unexpected texts, including ones that ask you to fill out surveys to get free items. If you think the survey might be legitimate, contact the store directly using a phone number you know is real. Don't use one provided in the text message.
- Don't pay to get a package redelivered. Unless you submit a request and give a tracking number, the post office will not contact you. They will never contact you out of the blue or demand payment to deliver a package. The sender would have already paid any charges required for delivery.

Remember that many scams that take place in this country come from foreign countries. This makes it hard for law enforcement to track the criminals.

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

Holiday Shopping Scams

The holiday shopping season is approaching rapidly. Many people like the convenience of online shopping but what happens if something goes wrong with your order or the website is a scam? With transportation issues still with us, some of the most wanted items may be hard to find. These are often scammer favorites. Before you drop items in your online shopping cart, consider these aspects:

- Check the return and refund policy. Many sellers will have stricter policies on sale items and dishonest sellers will use tricky disclosures and fine print to deny any refund requests.
- Use a credit card for online purchases, if possible. Credit cards offer the most protection against fraud, including the right to dispute charges if there is a problem with your purchase.
- Always save the emails confirming your purchase. If something goes wrong, these messages will help you get your money back from the seller or file a dispute with your credit card company.
- Know that you do not have to accept shipping delays. If you bought something online and never got the item, notify the seller as soon as possible. If the seller has not shipped the items within the timeframe promised, the law says you can cancel the order for a full refund.
- Watch websites for pre-checked boxes. Some businesses use these hoping you won't notice that you are agreeing to something. Illegal sellers may have a pre-checked box that says they can continue to bill you for more of the product or other products. Be sure to read the whole message and uncheck all services you do not want.. Sellers must give you an easy way to cancel subscriptions or automatic charges.

Online shopping can be convenient. You do have to pay attention while buying online to be certain you are getting the right product from the right company.

Inheritance Scam

People are reporting that they are getting letters in the mail from a law firm. The letter states that the company is looking for the heir of a multi-million-dollar inheritance. The lawyers think it might be you.

The offer they make is they will split the money three ways - with you, their firm and some charities. They say it is important to keep this information secret. The person getting the letter is directed to respond by email immediately.

A lawyer is not writing this; this is scammer. Those who reply will be asked for their personal information like Social Security numbers. They may be asked to pay fees to get the money.

If you get one of these letters, don't respond. Never send money or give information to a stranger promising big rewards. Tell your friends not to trust strangers who say you can get a lot of money by doing what they say.

Inflation Scams

As prices of most everything rise, scammers take notice. Be wary of offers for grocery items, holiday gift items, apartment rentals or other offers that are priced well under the usual going rate. You may find job offers that say they will pay a high wage after you have submitted your personal information and paid a processing fee or fee for supplies. Also watch for investment opportunities guaranteed to provide quick and high returns or government grants offered to pay for home repairs or unpaid bills.

Most of these offers are found on social media. Before you commit to any offers, be sure to check out the business behind the product or service they are promoting.

Thank You!

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



Things To Know

Impaired Vision Services

The Maine Division for the Blind and Visually Impaired (DBVI) offers a variety of useful services to anyone living with limited vision or blindness. Services are designed to help people remain independent at home and in the community. Depending on the specific needs of the individual, staff can help with the following skills training:

- Meal preparation, shopping and cleaning
- Managing money, using the phone and organizing medications
- Accessing the printed word
- Communicating effectively
- Using technology
- Traveling safely

The DBVI also offers employment and vocational rehabilitation services to allow a person to succeed in the workplace. These skills include:

- Orientation and mobility instruction for independent travel
- Vision rehabilitation therapy for self-sufficiency
- Low Vision therapy to make the best use of the vision one has
- Braille and other communication training

The DBVI provides services for blind and visually impaired children and their parents. This includes training infants and toddlers to learn about and feel comfortable in their environment. Staff also help the blind or visually impaired child function in the school environment.

Additionally DBVI staff can connect people with the Maine State Library's Talking Book Program that provides books and magazines as audio recordings.

If you know someone who might benefit from any of these services, you can contact them at a regional office.

For the Augusta, Belfast, Rockland area, call
1-800-760-1573

For the greater Bangor area, call
1-8881545-8811

Cutting Costs

Costs of all goods and services are high now. There are some things you can do to help yourself save a little money.

Electricity:

- **Cooking** - If you have small appliances such as a microwave oven, slow cooker, toaster oven, electric pressure cooker or electric frypan consider using them instead of the range. Some electric frypans can be used to fry plus simmer soups/stews, cook roasts and bake.
- **Laundry** - Wash when you have a full load. Shake washed clothes out before putting them in a dryer to get more air flow over the items so they dry faster.
- **Freezer** - A freezer runs less if it is kept full. If it is not full of food, you can add jugs of water and let them freeze to radiate cold into the freezer.
- **Lights** - Turn them out as you leave the room.

Food:

- Be sure the leftovers or other foods don't get pushed to the back of the refrigerator and forgotten. Plan how you will use them and do it.
- Plan meals for a week and check to see what items you need to buy to make those meals. Create a grocery list from those items you need and stick to it.
- Freezing summer's bounty or that quantity of meat you bought on sale will keep fresher longer without freezer burn if it is shrink-wrapped. A machine that will do that is costly. Instead, put the food in a plastic freezer bag and seal the bag except for the last one inch. Put some water in a basin. Put the nearly-sealed bag of food into the water. When you get just about to the last one inch that is open, seal the bag. When you take the bag out of the water, the air has been displaced and you basically have a vacuum-sealed bag. Wipe the bag dry and freeze.

Gas or Diesel:

- Organize your errands so you make fewer trips.
- Don't drive faster than the speed limit.



Things to Know About Triad

Friendly Caller Program

The winter months are often particularly lonely ones for older persons living alone, especially in these times. Triad offers the Friendly Caller program to give people a daily contact 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 see that everything is okay. 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 of our services are free so that everyone can take part in them. Some readers like to donate to Triad to help support a particular effort. Below are the costs of three Triad services.

- Newsletter - \$5 per year
- File of Life - \$1.50 each
- Carbon monoxide/smoke detectors - \$35 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 these efforts, make a check payable to: **Waldo County Triad** and send to:

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

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!

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

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.

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 Triad services.

Contact Triad

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

1-866-426-7555

or email

triad@waldocountyme.gov



Community Opportunities

Anglers

Anglers Restaurant will donate a percentage of the proceeds for all dinners served one evening to Triad. Triad will use these funds to provide programs and services to help improve the safety of older Waldo County residents. Join Triad on:

Date: Monday, September 19

Time: 4:00 - 8:00 p.m.

**Location: Anglers Restaurant,
Route 1, Searsport**

Triad Scam Event

Date: Thursday, October 20

Time: 9:00 a.m. to noon

**Location: Tarratine Hall
(Main Street, Belfast)**

Drug Take-Back Day

Date: Saturday, October 29

Time: 10.00 a.m. to 2:00 p.m.

Location: Sheriff's Office (just off Miller St.)

Quilt Raffle

A quilt was donated to Triad to raffle. It is a denim circle quilt measuring 72" X 84". Tickets can be purchased from Triad board members, at the luncheons at the YMCA, at Triad events or through the mail. The cost is \$1 per ticket or 6 tickets for \$5. To buy them through the mail, send your name, address, phone number and a check and a Triad board member will fill them out for you and return the stubs so you know they have been entered into the drawing. The drawing will be held on **December 14**. The winner will be notified by phone.

Thank You!

Waldo County Triad wishes to recognize **all those who donated and those who purchased items at the recent Triad auction.**

The auction is one of the primary sources of funding for Triad programs. Your help makes such a difference to the organization.

Dining at the YMCA

Enjoy a luncheon 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. Triad will be there beginning with the September meal.

Date: Last Wednesday of each month

Start Time: 11:30 a.m.

**Location: YMCA
157 Lincolville Ave., Belfast**

Registration: Call 338-4598

Spectrum Community Volunteers

Spectrum Generations is looking for volunteers for a variety of their programs.

- Medicare Educators - These volunteers would receive training and the necessary materials to teach the classes during the Medicare open enrollment period of Oct.15 to Dec. 7.
- Meals on Wheels - Volunteer drivers would deliver meals to the homes of recipients.
- Adult Daybreak - Volunteers are welcome in the adult daycare program to provide entertainment in the form of craft projects, singing or playing a musical instrument.

For more information, contact Jeanne at **338-8081**.

Home Repair Volunteers

The Mason's Elder Outreach program helps older homeowners with small home maintenance jobs. 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 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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Fall 2022

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

Change Service Requested

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