



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 9, Issue 3

Summer 2011

## Look at How they Are Trying to Scam Us Now!

The current economic climate has seen the development of many new scams. People are trying to steal someone's identity or trying to get people to pay for a service they do not get. Here are a few.

### Disaster Relief Scams

In the last few months, we have seen shocking images of massive tornados, earthquakes, floods, and a tsunami. Each new disaster has brought out new groups that are claiming to be soliciting donations to help provide relief for the victims. Americans are generous when it comes to providing help to victims and scammers know it. Be very sure that you are giving to the organization to whom you intend to give it. Scam artists often use names very similar to real helping organizations. Here are a few suggestions.

- Contact the organization yourself rather than responding to a phone call or e-mail.
- If you do not know about an organization, check the website [www.CharityNavigator.org](http://www.CharityNavigator.org) to learn if it is a registered organization and details about how it uses donations.
- If you are making your donation over the Internet, be sure it is a secure site by looking at the address for "https". That "s" means that it is a secure site.
- Do not make donations through e-mail messages or websites that tell you to click on a link to see pictures or to get to the actual site. Often a way for a scammer to enter into your computer or other digital device.

### Help with Medical Bills

People have received phone calls from a person saying that he works for a governmental agency and wants to let you know that the Department of Health and Human Services will be sending a grant to you to help pay for medical bills. To get the money, the caller says that you need to give personal information to be sure they have the correct information on you.

Know that the government will not call you and ask for personal information. They already have everything they would ever need through your enrollment in Medicare and Social Security and/or IRS records. If **you make a call** to a government office, you will have to give your Social Security number so they are sure you are really who you say you are but that is **only if you make the call**.

### Foreign Lottery Scams

One of the bigger areas of growth in scamming is in lottery winnings. Someone calls to tell you that you are the winner of a foreign lottery. The caller usually tells you to wire money to cover taxes and other handling fees. Then, they need a bank account number into which they can transfer the winnings. If you comply, the scammer has collected the money for "taxes and other fees", and also has full access to your bank account. People get excited thinking that they have won something. Remember that you have to enter a lottery in order to win. Did you enter this foreign lottery the caller is talking about?

**Look inside for more scams**

*Waldo County Triad is a 3-way partnership of citizens, law enforcement, and other local organizations united for the improvement of the safety of older Waldo County residents through education and service.*



Triad

## More Scams

### Free Computer Virus Scan Scam

There are lots of ads for a free computer scan to determine if your computer has been attacked. Invariably, when you initiate the scan, it finds viruses, spyware, and perhaps even illegal pornography. In reality, most companies do not scan your computer at all but just say that they do and that they find all kinds of problems that need to be corrected. To do that, you need to buy drive-cleaning software from the company for approximately \$40.

The Federal Trade Commission reports that one company was set up so that when you click on the ad, it redirects you to a site that begins to download pornography and then says they found it on your computer. Again, to remove it, you need to purchase their software.

To protect your computer, rely on standard security software to find and repair security threats to your computer. If you are really concerned, see a local computer repairman.

### Selling Items Online

If you sell items online, watch out for this. This is most likely to happen with electronics. Someone offers to buy your article and needs it shipped to Africa, Eastern Europe or Asia. They will pay for it through PayPal. However, with a foreign address like one of these, this may be a scam as the PayPal account may be stolen. When the rightful owner of the account learns of the charge and notifies PayPal, PayPal must take the money away from the seller and give it to the person whose account was used. Your package has been sent, the scammer has your item and you have no money.



### Home Repair Scams

Summer in Maine often means the increase of unsolicited home repair offers. Most often a person comes to the door and says that he notices that you have a problem with some part of your house that he could fix for you. He might say that the problem is with the chimney or roof where it is hard to see what the repairman is referring to, or he might say that he is part of a crew in the neighborhood tarring driveways and would do yours for a reduced price since they are already in the area. Be very skeptical of these offers. Many want half the money up front before beginning the work. Giving it to them may mean that you never see them again. Sometimes they do very little work and charge for the complete job. Any work actually done is often of poor quality.

Sometimes these "workers" come to a home in groups of two or three. One will get the homeowner outside to talk about the work he is interested in doing while the others go into the house to steal what is available. It is impossible to watch what several people are doing when they spread out.

If someone appears at your door offering to do work that you did not call to have done, it might be helpful to get a vehicle description and plate number and pass it along to the police. Every year someone gets taken by one of these traveling work groups. The sooner someone catches them, the fewer people get ripped off by scammers.

It is safest to hire a local person who has a reputation for doing good work. If you want work done and do not know who to call, ask others who they might recommend to do that type of work.

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Bank** 

17 Belmont Ave  
& 156 Main Street  
**Belfast**

800-860-8821 [CamdenNational.com](http://CamdenNational.com)

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## Still More Scams

### Found Money Scam

In this scam, a person receives an e-mail that says that it is from the Financial Crimes Network of the U.S. Treasury or other government agency. The message states that funds have been stolen from your bank account, diverted to a foreign account and registered in your name by someone stealing your identity. The message says to stop using the bank account and to respond to the e-mail message so that the lost funds can be returned to you. In order to prove that you are the true owner of the money, you must provide personal information. Of course, the money was never stolen or put into a foreign account. However, once the personal information is given, then, the scammer can initiate identity theft and perhaps withdrawal of bank funds. Do not reply to unsolicited e-mails supposedly sent by government officials.

### Loan Funds

People are getting calls or email messages telling them that they are eligible for a loan for a car, mortgage or other purpose. The website looks very much like that of the real financial institution it is supposed to be. In these schemes, the person is told that there will be no credit check in order to get the money. This feature is especially appealing to people who do not have a good credit history. All the person needs to do in order to get the loan is to wire several hundred dollars to the caller as a security deposit and to help with the cost of processing the loan. The person has not only lost his cash, but he has had to provide detailed personal information in the loan application and is set up for identity theft.

### Free Cruise

You get information in the mail saying you are being offered a free cruise for two or three days. When you read it carefully, you may find that you are responsible for getting yourself to the port where the ship will depart, for hotel and meal costs until the ship leaves and after it returns, plus port charges and government taxes on cruises. You will need a passport if you do not have one in the event the ship is docking outside the United States. While the actual cruise may be free, the real idea is to get you to extend the trip. Don't think of it as a free vacation as the real cost may be a few thousand dollars, even if you do not extend the cruise for more days.

### Credit Monitoring Services

There are businesses that offer to watch for changes in your credit score for you. The cost will range from \$9 to \$15 per month. The service will give you access to your credit report, credit score, and notification if someone applies for a credit account in your name. They do not protect against medical identity theft, or someone else using your Social Security number or bank account or credit card. It is cheaper to take advantage of the federal law that allows you to get a free copy of your credit report from each of the three credit bureaus once per year. That means that you get information from one company every four months, if you wanted to do so. You can watch your credit card and bank statements for other unauthorized uses. The credit bureaus are:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

### How to Help Protect Yourself from Scam Artists

The American public is losing billions of dollars each





**Forrest W. Warren, President**  
Licensed Investment Advisor

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<p>Financial Planning Investment Services Retirement Planning Portfolio Management</p>	<p>34 Mayo Street Belfast, Maine 04915 Tel. &amp; Fax (207) 338-9228 E-mail: fwarren@adelphia.net</p>
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*"Creating Future Financial Options"*

## Services to Know About

### **Do You Have Trouble Hearing?**

"The voice on the phone was hard to hear, but it sounded like my grandson, so I really thought it was him. Of course when he said he had been in an accident and needed money, I sent it to him, because he is family!"

Unfortunately, it wasn't the grandson calling. It was a scammer who picked up the family names from Facebook or some other networking website. The scammer targeted the grandparents, hoping that like so many other senior citizens, they would have a hearing loss that prevented them from determining that the caller was not really family at all. And it worked.

Seniors need to protect themselves from the increasing number of phone scammers, but that can be a challenge for those who have hearing loss. Not everyone can afford hearing aids, and regular phones just aren't loud enough, so what can senior citizens do to protect themselves?

For starters, they can contact the Maine Center on Deafness in Portland to learn about Maine's Adaptive Telecommunications Equipment Program (TEP). This program offers adaptive telephone equipment to Maine residents who have physical or cognitive disabilities that prevent them from successfully using a standard telephone. Because the program is an income-based lending program funded by the Department of Labor, many clients receive the specialized equipment at no cost.

Those with higher incomes can take advantage of the sliding-scale Cost Share purchase option. In addition to hearing aid-compatible amplified phones, TEP offers voice-activated phones, dial-by-picture phones, Braille phones, and phones that allow a speech impaired person to type their side of the conversation.

One phone is becoming increasingly popular among the very hard of hearing, the CapTel captioned telephone. By calling through Maine Relay Service with a CapTel phone, a person with severe hearing loss can literally read captions of what the other person is saying. There is no charge for the relay

service, and specialized phones do not trigger an increase in phone bills when used for local calls.

With so many senior citizens living alone and on fixed incomes, the ability to stay connected to the world through affordable telephone service is more important than ever. Maine Center on Deafness believes that access to communication is a critical factor in maintaining independence, safety, and dignity for seniors, and is dedicated to making that possible for the estimated 120,000 Mainers who have a hearing loss.

For more information on receiving an adaptive phone or other Maine Center on Deafness programs, please call: 1-800-639-3884 (both voice and TTY), or email: [info@mcdmaine.org](mailto:info@mcdmaine.org).

Information provided by Elissa Moran, Exec. Director, MCD

### **Money Management Help**

Do you need help in organizing bills and keeping track of your money? Spectrum Generations is offering a new service. Trained, bonded and insured volunteers are available to work with individuals 60 and older with issues such as:

- developing a budget
- organizing bills
- writing checks
- balancing a checkbook

The service is free to people with income under \$32,800 for one person or \$37,500 for two. Others may be able to pay for the service.

For more information or an application form, call Pat at 1-800-876-9212

### **Triad 911 Cell Phones & Files of Life**

Triad offers free cell phones that can be used to dial 911 to anyone interested in having one. If you travel or walk alone or feel you could be in a position to need help some time, call the Waldo County Sheriff's office at 1-800-660-3398 or your local police department. An officer will deliver a free 911 cell phone to you.

If you would like to have a free File of Life to keep your medical information readily available in the event emergency responders might need it, call Triad toll-free at 1-866-426-7555.



## Things to Know

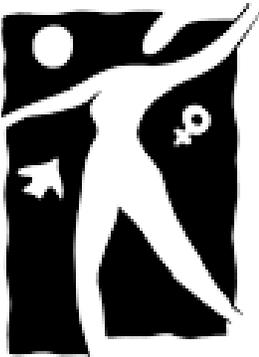
### **Is An Elder In Your Town Being Abused?**

There are no good statistics on elder abuse. Estimates are that 15% is reported and that the real figure for Maine is about 12,000 seniors per year. Undoubtedly, behind closed doors, some vulnerable adult is being yelled at, called names, financially exploited, frightened, demeaned, denied food or medications or maybe even tormented. As the number of elders increases, the problem is expected to get worse.

#### *What Can I Do to Help Prevent Elder Abuse?*

- Keep in contact with your older friends, neighbors and relatives. Communication helps decrease isolation, a risk factor for mistreatment.
- Be aware of signs of abuse. Do the older people you know seem different lately? Are they withdrawn, nervous, fearful, sad, or anxious? These are possible signs of illness but can also be signs of abuse.
- If you suspect mistreatment, notify adult protective services or law enforcement. Reporting makes investigation possible.
- Learn about elder abuse. Call New Hope for Women at 338-6569 for more information.
- Volunteer. There are local opportunities to become involved in programs that provide assistance and support for seniors.

**Elder abuse is domestic violence and it is a crime.**



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

**Thank you** to the Triad partner **Univ. of ME Cooperative Extension** for helping Waldo County Triad to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.

### **Can & Bottle Donations**

Triad is the recipient of can/bottle donations at the Hannaford store in Belfast and the Belfast city redemption center at the transfer station. We appreciate your help. The dates are:

- Belfast Hannaford store: July 24 to 30
- Belfast Redemption: all during September

### **Daylilies at Half Price**

Waldo County Triad will continue to sell daylily gift cards that can be redeemed at the Maine Garden for Organic Daylilies in Waldo until September 15, the day the garden closes for the season. Triad charges half the face value of the card. Most lilies cost \$10 each at the garden. If you buy a lily card from Triad, you pay \$5 and turn it in at the garden for a plant worth \$10. Cards are available with the value of \$10, \$30, or \$50 in daylilies. (You pay \$5, \$15, or \$25.) The cards are attractive and make a nice gift. The garden is open daily until September 15 from 9:00a.m. to 5:00p.m. To buy daylily cards, send your name, mailing address, the number and amount of cards you wish to buy, plus a check for 1/2 the face value of the cards to:

Waldo County Triad,  
PO Box 125, Belfast, ME 04915



### **Hannaford/Edwards Cards Help Triad**

You can help support the work of Waldo County Triad if you purchase Hannaford gift cards through Triad. Triad is given 5% of the value of each card sold. A card costs \$25 and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy Hannaford gift cards that support Triad in:

**Belfast:** Spectrum Generations, Merriam Rd, Belfast  
Monday to Friday, 8:00 - 4:30

**Unity:** Pat Clark at **948-5610**

For more information, call Joyce at **338-2062.**

### **Donations to Triad**

You can help Waldo County Triad with a donation in any amount. Send it to:

Waldo County Triad  
PO Box 125, Belfast ME 04915



Triad

# Opportunities

## Waldo County Fall Crafter's Day

The Waldo County Extension Homemakers' Council and the University of Maine Cooperative Extension will co-sponsor a day of public workshops on handcraft skills. Volunteer instructors will offer several classes including various quilting techniques, card-making, painting on fabric and more. If you have attended one of these programs in the past three years, you will automatically receive a mailing about the classes.

If you have not come lately and would like to get your name on the mailing list, you can either call the Extension office at 1-800-287-1426 or e-mail your request to [sonia.antunes@maine.edu](mailto:sonia.antunes@maine.edu).

**Date:** Saturday, October 1

**Time:** 9:00a.m. to 2:00p.m.

**Place:** Waldo Community Center

**Registration Fee:** \$10

## Family Caregiver Education & Support Group

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

**Date:** 1st Thursday of each month

July 7, August 4, Sep. 1

**Time:** Noon to 1:00p.m.

**Place:** Office of Home Health & Hospice

*(in the motel building across from the hospital)*

**More information:** call Margie Spencer-Smith  
930-2500 ext. 4795

## YMCA Active Older Adult Luncheons

July 27 - Moosepoint State Park Picnic under the gazebo at the park. You will need to provide your own transportation. The Y will provide the food and music. If you wish to bring food, please bring a salad or a dessert to share. Bring a friend and be ready for some fun. Please call the YMCA to sign up for the luncheon at 338-4598.

**Date:** Wednesday, July 27, 2011

**Time:** 11:30 a.m.

**Place:** Moosepoint State Park Gazebo

**Cost:** YMCA will cover the park admission fee.

Future Luncheons to be held at the Y

August 31, Hot Dogs & Hamburgers

September 28 – Seafood Chowder

## YMCA Short Program on Summer Salads

Sharon Franco is coming back to show how to make some special salads for summer (not just head lettuce, pale tomatoes and cucumbers). She will be using many locally-grown foods to make these salads. Participants will make salads and sample them.

**Date:** Wednesday, July 13, 2011

**Time:** 10:30a.m.

**Place:** Waldo County YMCA Kitchen

**Fee:** \$8 for all

**Registration:** Call 338-4598

## YMCA Active Older Adult Dances

There will be no dances in July or August. The next AOA Dance will be on Sunday, September 11 from 2:00 – 3:30p.m.

## Healthy Waldo County

As part of the Healthy Maine Partnerships, Healthy Waldo County, works to promote healthier lifestyles through community involvement. The partnerships work on five main areas of health promotion; Tobacco, Substance Abuse, Nutrition, Physical Activity/Sun Safety, and Chronic Disease in the areas of: Early Detection and Access to Self Management Supports. Please contact us, 207 930 6761, if you have interest in helping promote the work of prevention in any of these areas, and stay tuned for more information.



119 Northport Ave.

Belfast, ME 04915

Phone: 207-930-6761

Fax: 207-338-6207

Email: [vritchiew@wchi.com](mailto:vritchiew@wchi.com)

website:

[www.healthywaldocounty.org](http://www.healthywaldocounty.org)

A Local Healthy Maine Partnership



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## More Opportunities

### **Meetings for Friends/Family of Terminally Ill**

If you are caring for someone who is dying or have a close friend or family member who is dying, there is a support group to help you through this difficult time. You can talk with others, share your experiences, and learn how others cope. Just drop in.

**Date:** *3rd Thursday of each month*  
July 21, Aug. 17, Sep. 15

**Time:** 1:00p.m.

**Place:** Harbor Hill, 2 Footbridge Rd, Belfast

**Organizers:**

Margie Spencer-Smith & Jessica Porter

**More Information:** *338-5307 or*  
*930-2500 ext 4795*

### **Cancer Support Group**

For those with cancer plus family and friends

**Date:** *2nd Wednesday of each month*  
July 13, Aug. 10, & Sep. 14

**Time:** 4:45 to 6:15pm

**Place:** Waldo Co. Gen. Hospital Education Bldg.

**More information:** Call Margie Spencer-Smith  
*930-2500 ext. 4795.*

### **Community Case Management**

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at **930-6733**.

### **Stretch Around**

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. New participants can drop in. Before enrolling, each person needs to sign a form stating that their doctor has approved exercise, and needs to give their emergency contact names and numbers.

**Date:** Every Monday & Friday

**Time:** 1:00pm

**Place:** St Margaret's Church  
Court St, Belfast

**More information:** contact Jo-Ann at **930-6733**



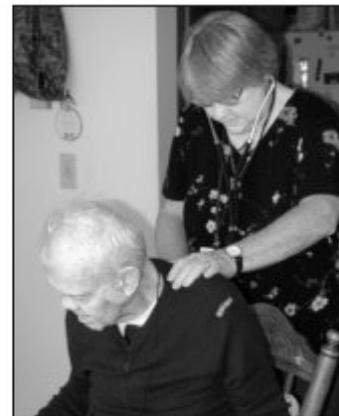
## **Waldo County Home Health & Hospice**

*Providing Quality Home Health & Hospice Care  
in Waldo County and Beyond*

### *Our services:*

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

**For more information, call**  
**338-2268 or 1-888-254-5133**



119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

*A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.*



**Waldo County Triad** is a three-way 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.

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- Residence at Tall Pines
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- Senior College
- Spectrum Generations
- Unity Ambulance Service
- Unity College
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- Waldo County Communications Center
- Waldo County Firefighters' Assoc.
- Waldo County Masons
- Waldo County Sheriff's Dept
- Waldo County YMCA

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