



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 10, Issue 3

Summer 2012

Sources of Help for Waldo County Seniors

Included with this newsletter is a card that lists a variety of agencies and organizations that offer help with health and safety concerns. The card is intended to be of a size to tuck into a phone book or to hang near the phone so it is conveniently available when you want it. It is mainly non-emergency numbers. You need to call 911 in any emergency.

Note that the first number is 211 Maine, a toll-free call that will give you a person to help you find the service that you need. After that, the organizations are categorized by the type of assistance they provide. Be sure to turn the card over to find more resources. We hope that you will find the card to be useful.

Consumer Loan Scam

In the Spring issue of this newsletter, we reported on a loan scam that claimed to be operating as Crestridge Capital of Belgrade, Maine. The Maine Bureau of Consumer Protection has issued a new alert about this scam with the latest report coming about a business said to be located in Belfast, Maine. This time the company called itself BellBrook Finance Center. A consumer from Virginia contacted the company and was told it was located in Belfast, Maine. The loan amount offered was \$5,000. The person had to wire money for insurance, a lender's fee, and the first five monthly payments. This money was paid through a card company called Green Dot.

When the loan did not arrive, the Maine Bureau of Consumer Protection was contacted by Virginia officials. The Bureau found that there is no BellBrook Finance Center registered to do business in Maine.

The Belfast Police Department was contacted and reported that there is no such company in

town. A police officer called the number provided by BellBrook Finance Center. The person who answered the phone hung up when the officer said he were seeking information about the company.

When someone sends money to these scam artists, often the instructions are to wire funds to a location thousands of miles away. At that city, there is a person who has the correct identification to collect the money, then most likely disappears. Soon that person has a new name and identification materials and moves on to another location to run the scam again until another person accepts a "loan". There is little chance of recovering the victim's money, even if it has been sent to a place within this country.

Never wire or mail certified funds to an unknown lender.

Read about more 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.



Triad

Look at How They Are Scamming Us Now!

Medical Supplies Scam

The office of the Maine Attorney General has issued a warning to people with diabetes. There have been recent reports of phone calls to people with diabetes where the caller offers free delivery of Medicare-approved diabetes supplies. In order to get the supplies, the person has to give his or her Medicare number to the caller.

In this scam, some of the people who were called gave their Medicare number but refused the offer. They received products anyway. Their Medicare account was charged by some scamming company. This fraud has been happening with other medical equipment also, including back braces.

In similar scams, the caller says that the company is offering Medicare-approved products. The deal might be for anything - walkers, wheelchairs, braces, etc. The products may be sent but the bill comes to the individual. If the person does not pay, there will be numerous calls about putting the bill into the hands of a collection agency. This often alarms the recipient into paying for the unwanted items. For any goods to be paid for by Medicare or any other insurance company, a doctor must write a prescription for the article. Insurance companies do **NOT** pay for items that you choose to buy on your own. The item may really be Medicare-approved but the correct procedure must be used in order to have Medicare pay.

Here are some tips to help keep out of trouble with these types of scams.

1. Be suspicious of anyone who contacts you offering free medical supplies or equipment and then requests your Medicare number or other financial information. These calls are not coming from Medicare or organizations designed to help people with a medical condition. Medical supplies and equipment require a prescription if an insurance company is going to pay for them.
2. Do not provide your Medicare number, Social Security number or other personal information over the phone to a person who calls you. These numbers can be used by unscrupulous people for many fraudulent purposes.
3. Do not accept packages from companies from which you did not order items. Refuse the delivery and keep a record of the sender's name and address and the date when you returned the package. Do not open it.
4. Check all of your medical bills, Medicare summary notices, and Medicare explanation of benefits. If you spot questionable charges, contact your health care provider to ask if an error has been made.
5. Report anything that looks like medical fraud for Medicare or MaineCare to Spectrum Generations at 1-877-353-3771. They can help you to report to the appropriate place.
6. If you have Caller ID on your phone, use it. You do not have to talk to any of these callers. If you have a message system, let them leave a message and you decide if you want to return the call. Most won't leave a

**Camden
National
Bank** 

17 Belmont Ave
& 156 Main Street
Belfast

800-860-8821 CamdenNational.com

Member FDIC

Thank You!

Triad would like to thank all of those who donated toward the purchase of the permanent and secure collection box for unwanted drugs. The box is located in the lobby of the Waldo County Sheriff's office. It can be used to dispose of prescription and over-the-counter medications.

If you would like to help, we still have \$495 to go.



What Do You Know About Scams?

Here is some information about how scams happen. Protect yourself.

1. Scammers like pre-approved credit card applications, Social Security cards, and questions where they can make you give out personal information. Shred or burn credit card applications. Do not carry your Social Security card but keep it in a safe place. Do not talk with unknown callers or reply to e-mail messages from unknown persons who ask personal questions.
2. Do not buy credit card protection from telemarketers who offer it for hundreds of dollars. By law, the credit card companies must protect you from fraudulent charges if you report them within 60 days from the time you get the statement. The most that you may have to pay for bad charges on your account is \$50.
3. Know that older adults are the ones most likely to be targeted for scams. Con artists know that these people are more likely to be home through the day, be very trusting of people, may live alone and eager to talk to someone, may be quite independent and not want to discuss an offer with someone else before they accept it, and some are easily threatened, or may have some mild level of memory loss. Be aware that you need to protect yourself from these predators.
4. If you get a notice saying that you have won a lottery in another country and all that you have to do to collect it is to send the money to cover the taxes, know that this is bogus. Millions of dollars are sent to foreign crooks on this one scam every year.
5. There are two ways to protect yourself from telemarketing fraud. Either hang up or use Caller ID and do not answer. Remember: Don't talk to strangers!
6. If you buy from one telemarketing company, know that your information is likely to be sold to other companies.
7. Know that Maine banned all credit repair companies. Any credit repair calls are scams.
8. Be leery of door-to-door offers for home improvement. They often quote a bargain price but do shoddy work, or ask for much of the money up front and disappear, or say they had to do much more work than they originally thought was required and you now owe much more than the original quote.
9. If someone appears at your door claiming to be a city or utility worker and even shows you a badge, do not let that person or persons into your house. That person may really be there to distract you while looking around to see what there is to steal. If you wish, you can call the company that the person claims to represent.
10. Never sign a document that you do not fully understand, no matter how much you trust the person asking you to sign it. If you do not understand it, ask a person familiar with legal documents about it. Once you have signed a document, it can be very difficult, if not impossible, to reverse it. Be very sure that you think through all the possible reasons that signing this may not be a good idea before you do it.

Thank you!

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



Forrest W. Warren, President
Licensed Investment Advisor

SUNRISE INVESTMENT SERVICES, INC.

Financial Planning
Investment Services
Retirement Planning
Portfolio Management

34 Mayo Street
Belfast, Maine 04915
Tel. & Fax (207) 338-9228
E-mail: fwarren@adelphia.net

"Creating Future Financial Options"



Triad Waldo County Probate Court - A Service to Know About

For those of us who have experienced a loved-one's needing help caring for oneself, there is good news to report out of Waldo County Probate Court. Waldo County Probate Court has taken a lead role in finding ways to honor this adult in need by gathering specific, additional information. With the gathering of more specific information, the judge is better able to determine the type and amount of help that should be provided. In determining the type and amount of help needed, the good news is that both the adult in need of guardianship and, the person providing this help are better respected in the process.

This specific additional information is called "The Six Pillars." Below, is an example of a family situation, and I walk us through each of the six pillars.

Let's say you are an adult caring for your aging parent, and you all live in Waldo County. Let's also say that you know that your parent has never gotten around to signing any medical power of attorney giving you or anyone else the power to make health care decisions for her/him. And let's say that you have started to worry about your parent's ability to care for herself or himself. Odds are that you have begun to wonder about a guardianship, but you worry about honoring your parent's wishes for as much independence as possible. I write to tell you that we in Waldo County Probate Court are now ready to work with you to find the best balance between providing the right amount of help while also maximizing the independence of the one you love and whom you know deeply values her/his independence. Here's how:

Once you come to Waldo County Probate Court to take out what is called a Petition for Adult Guardianship, we begin this process. By law, upon your filing a Petition for Adult Guardianship, I must then appoint what is called a Visitor. A Visitor then would visit your parent to gather not just general but also specific information about your parent. This specific information is what we call "the six pillars."

Now we are ready to explain what these "six pillars" are: Essentially, these "six pillars" stand for the following six categories of questions:

Medical (including Medications): What is the aging parent's medical diagnosis, and what medications is your aging parent now taking? This specific information helps a judge have better evidence to better understand the specific issue to address.

Cognition (alertness, memory, reasoning). Specifically, what are the cognitive (thinking) issues that concern this aging parent?

Functioning (grooming, eating, dressing, toileting): Specifically, what is the aging parent able to do of these activities of daily living (ADL's).

Values: This is my favorite because this is where I receive information that goes to the spirit of a person: What does this person deeply value? Family? Pets? Social Life? Friends? Cribbage? Church?

Risks: What are the risks of doing either nothing or too much? Exactly what supports will help and what supports will hurt?

Enhancements: What practical accommodations can we as a team provide to enhance the situation for this person?

(Helpful Tip: To help remember these "Six Pillars," I have nicknamed these "Six Pillars" Mr. or Mrs. McFvre (Medical, Cognition, Functioning, Values, Risks and Enhancements).

As Waldo County Judge of Probate, I have found that the "six pillars" provide all of us with specific needs and wishes of both the adult in need and the caring family members as well. With this additional and specific information about the adult's situation medically, cognitively, functionally, value-wise, risk-wise and enhancement-wise, we all learn to be more precise and more caring of the loved-one's needs, wishes and values. In short, with this additional "six pillars" of specific, additional information, we all can work together at producing a result which can be so much more respectful for the family's loved-one who is in need of our help.

Susan W. Longley
Waldo County Judge of Probate



Things to Know

Abuse of Older Adults

Elders, particularly those who are less mobile or less able to do for themselves, are often subjected to abuse by the very people they depend on. They suffer in silence as they fear what would happen if they reveal the abuse. How will they stay in their home without the help of the abuser? How can they report it when the abuser is the child or sibling?

According to Adult Protective Services of Maine, the typical victim is female, over 60 years of age, and dependent for at least for part of her daily living activities, usually on a family member or caregiver. The abuse can range from neglect, to sexual assault, to being deprived of basic needs such as food and medical care.

Possible signs that abuse may be happening are: After a relative or other person has moved into an elder's home to provide care,

- The elder's usual routines are suddenly different.
- She is not attending events that were always important to her.
- She is unavailable by phone or if you come to visit.
- There is a marked difference in appearance or behavior.

There is help for elder abuse. Advocates from New Hope for Women are trained to provide options and resources in elder abuse. **1-800-522-3304** (24 hours)

Other resources:

Adult Protective Services (24 hours) - **1-800-624-8404**

Legal Services for the Elderly -----**1-800-750-5353**

Spectrum Generations -----**1-877-353-3771**

Local Law Enforcement-----**911**

Protecting Eyes

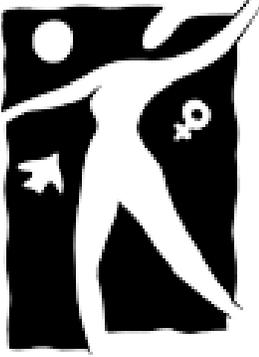
Cataract, a clouding of the eye's lens, is the leading cause of blindness in the world. It is the major cause of low vision among Americans, contributing to half of all cases. It creates an effect of blurred vision.

Cataract is probably caused by multiple factors acting together, including aging and genetics. There are some risk factors that can be controlled to help lower the likelihood of cataract formation or at least slow it. These include avoiding:

- Long-term exposure to UV rays from the sun
- Intense heat
- Smoking
- Diabetes
- Long-time steroid use
- Eye injuries

Now that the summer months are here, don't forget your UV protective sunglasses! Wearing sunglasses protects your eyes and may reduce the chances of developing cataracts or retina problems. Wear protective eyewear when using motorized lawn trimmers, riding a motorcycle or other activities where the risk of eye injury is quite possible.

By age 80, at least 50% of all Americans will develop cataracts that blur vision to the point that they require surgery. During the process, the clouded lens is removed and replaced with an artificial one. It has a very high success rate with most people ending up with vision between 20/20 and 20/40. By caring for your eyes, you can help to delay the time when you need the surgery or perhaps even prevent your need to have it at all.



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

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: vritchie@wchi.com

website:

www.healthywaldocounty.org

 A Local Healthy Maine Partnership



Opportunities

Summer Meal Program

This summer the Belfast/Searsport/Frankfort school union and the Mount View union are providing meals. The arrangements are as follows:

RSU 20 - From July 10 to August 2 there will be both breakfast and lunch meals provided free to children under the age of 18. For locations and times, call **930-6720**.

RSU 3 - On Mondays through Thursdays from July 9 to August 16, breakfast is available from 8 - 8:30am and lunch from 11:15 to noon at the Mount View Complex cafeteria. Meals are free to children under age 18 and adults can eat for \$3.50.

New Services at Belfast Soup Kitchen

The Belfast Soup Kitchen, has managed to acquire food in quantities that allows the Soup Kitchen to act as a food pantry for those in emergency need of food. Police, churches, or agencies can contact the Belfast Soup Kitchen on behalf of a family and a food basket will be prepared and delivered. The food that is available in the emergency pantry varies according to what has been donated.

The Belfast Soup Kitchen continues to distribute baked goods and produce between 9:00 and 9:30am and serve meals from 11:30am to 12:30pm on weekdays at the 9 Field Street location.

Now there is a nurse available at the kitchen every other Tuesday. On Thursdays, Literacy Volunteers are present to work with guests at the kitchen.

If you have questions, call the kitchen on weekdays between 9:00am and 1:00pm at **338-4845**. During other times, call Alex Allmayer-Beck at **338-3105**.

Daylilies

Waldo County Triad is selling daylily gift cards to be used at the Maine Garden for Organic Daylilies in Waldo, a source of Maine-hardy plants. If you buy a gift card through Triad, you pay 1/2 the cost of the lily at the garden. Most of his lilies sell for \$10. If you buy a gift card from Triad for \$5, you can use it to select a lily costing \$10 at the garden. The cards are attractive and make a nice gift. Triad sells cards costing \$5, \$10, or \$25. These cards can be used to buy one or more lilies costing \$10, \$20, or \$50. To buy daylily cards,

Visit: Broadreach Family Services, Route 1, Belfast (next to Tire Warehouse) on weekdays between 8:00am and 4:00pm

or send:

- your name, mailing address, a check for the amount, and the number and value of each card you wish to buy
- and mail it to: Waldo County Triad,
PO Box 125, Belfast, ME 04915

The cards and directions to the garden will be returned by mail. The garden remains open until September 15 from 9:00a.m. to 5:00p.m. (It is not open on rainy days.)

Donate Cans and Bottles to Triad

Triad will be the recipient of can/bottle donations:

- **Hannaford in Belfast:** July 29 - August 4
- **City of Belfast Bottle Redemption Center,** (near Transfer Station): Full month of September

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 by the organization. Cards are available in a number of denominations, including \$10, \$25, \$50, and \$100, 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: YMCA at the Active Older Adult Luncheons on the last Wednesday of the month

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

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



**Apartments & Cottages
Available**

Penobscot Shores **207. 338. 2332**
Cocainfront Retirement Living

10 Shoreland Drive, Belfast, Maine 04915
www.penobscotshores.com email: penshore@wchi.com



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 Thurs. - Jul. 19, Aug. 16 , Sep. 20

Time: 1:00 p.m.

Place: Harbor Hill, 2 Footbridge Rd, Belfast

Organizers: Margie Spencer-Smith & Jessica Porter

Information: 338-5307 or 930-2500 ext 4795

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 Thurs. - Jul. 5, Aug. 2 , Sep. 6

Time: Noon to 1:00 p.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

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. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and needs to give emergency contact names and numbers.

Date: Every Monday & Friday

Time: 1:00 pm

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

More information: contact Jo-Ann at 930-6733

Cancer Support Group

For those with cancer plus family and friends

Date: 2nd Wed. - Jul. 11, Aug. 8 , Sep. 12

Time: 4:45 to 6:15 pm

Place: Waldo Co. Gen. Hospital Education Bldg.

More Information: Call 930-2500 ext. 4795.



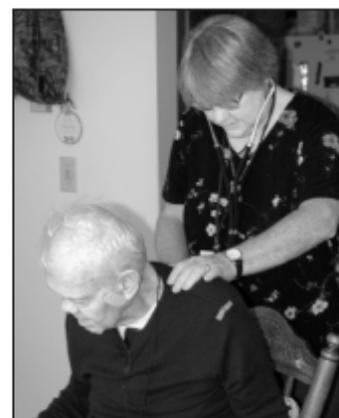
Waldo County Home Health & Hospice

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 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 Officers

Chairman ----- Jeff Trafton
 Vice Chairman ----- Debbie Mitchell
 Secretary ----- Suesan Packer
 Treasurer ----- Joyce Fenner

Newsletter Staff

Editor ----- Pat Pierson
 Proofreaders ----- Ruth Murphy & Joan Sheldon

Collating Team:

Merlyn Cunningham	Cheryl Moore	Suesan Packer
Polly Dodge	Ruth Murphy	Carolyn Wingate
Joyce Fenner	Sandra Otis-Anderson	

Triad Board Representatives

- | | | |
|-------------------------------------|------------------------------------|---|
| • Area Seniors | • New Hope for Women | • U M Cooperative Extension, Waldo County |
| • Belfast/Searsport Gen. Assistance | • Retired Senior Volunteer Program | • Waldo County Communications Center |
| • Belfast Rotary | • Searsport Police Dept | • Waldo County Home Health & Hospice |
| • Broadreach Family Services | • Senior College | • Waldo County Firefighters' Assoc. |
| • Healthy Waldo County | • Spectrum Generations | • Waldo County Sheriff's Dept |
| • Lincolnville Police Dept | • Unity Ambulance Service | • Waldo County YMCA |
| | • Unity College | |

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

Change Service Requested

Waldo County TRIAD
 PO Box 125
 Belfast ME 04915



NONPROFIT ORG.
 US POSTAGE PAID
 BELFAST ME 04915
 PERMIT NO. 26